

INSURANCE WEB SALES

Resources to Help Agents Sell Insurance on the Internet!



PO Box 261 ♦ Burlington, NC 27216

Phone: 502-445-2382 ♦ Fax: 336-376-0953

Web Site: <http://www.insurance-web-sales.com> ♦ E-mail: gsavelli@aol.com

ORDER FORM FOR \$500 WEB SITE DESIGN **(complete and fax back to 336-376-0953)**

“Yes I would like to order your Web Site Design Layout!”

Your Name: _____

Your Agency Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Fax Number: _____

Toll Free Phone # if you have one: _____

Your Current Contact E-Mail Address: _____

Your Web Site Address (if you have one): _____

Your Agency Insurance License #: _____

Payment terms: \$250.00 deposit payable with order (plus the annual hosting (\$7.95 per moth X 12 + \$4.60 setup), video-spokesperson, chat, or email script module fees, if any extra services selected). Balance of \$250.00, PLUS and extras ordered during design process will be due within 10 days of completion. (We do sites on a first come/first served basis in the order your application is received, wait times range from days to weeks, depending on our workload - average start time is about 2 weeks from the day we get your application.)

Upon receipt of your deposit and this order form, which will reserve your Web site templates, we will also need the following information (use this as your checklist):

1. a business card, and sample of your logo/stationery

2. E-mail address you want to appear on this website (can be your current email, or one on the new domain we are building, such as quotes@yourdomain.com, or info@yourdomain.com, etc.:

3. a short biography on your agency, and/or sales staff if you want to include such info. If not, we will use a generic bio which should work just fine.

4. the template type and color scheme you want (choose the style you want at our Website at: <http://www.insurance-web-sales.com/layouts.html> (Or you may view other agent sites in action from our portfolio page at <http://www.insurance-web-sales.com/portfolio.html>)- Style chosen (i.e., A5, A7, etc.) or website URL you would like to emulate (from other sites or samples on our portfolio):

Layout Style # Chosen: _____

5. Your current web hosting service authorization below: NOTE: AS OF 1-1-2011 WE MUST HOST WEB SITES WE BUILD. Our forms are not compatible with bulk hosts like Godaddy.com, Netfirms, 1and1, etc., and supporting the multitude of hosts and platforms is becoming too difficult to provide a smooth design experience. WE MUST HOST YOUR SITE, and authorization is needed below:

YES, PLEASE HANDLE THE HOSTING FOR ME ON MY NEW WEB SITE at \$7.95 per month + \$4.60 processing fee, billed annually.

6. **Do you want to add a Video Spokesperson for an additional \$149.00?**

Statistics prove that interactive human connections on web sites improve response 16% or more. You can view our video spokesperson samples online at the following website address:

<http://www.insurance-web-sales.com/videospokesperson.html> .

YES, please add a video spokesperson! My Choice is (circle one): Joe | Jodi | Jennifer | Steve
Or, Specialty line VSP | Custom 15 second message (\$399.00) | Custom 30 second message (\$599.00)

No, I do NOT want a video spokesperson, just a basic site.

7. **Do you want to add a Jivo-Chat Module to your site?** The mini-module is free, and the cost for configuration and setup of the Jivo-Chat Module is a one-time, \$75.00 fee, in addition to your site cost. (no renewal costs, etc.- just one-time setup. While the chat module is free, and no changes are anticipated in that, if JivoChat ever becomes a paid only product, re-configuration of a different module would have to be paid again.)

YES, please add a chat module setup for \$75.00

No, I do NOT want a chat module.

8. **Do you want to add an email gathering script on your site?** This will include a sign-up box or page on your site, a free report (as incentive for the client to register), and the ability for you to copy your entire email list for a bulk mailing if you ever want to do one. (This is not an email sending and management program like Vertical Response or Constant Contact... it is a script that gathers email addresses of people who ask to be added to your email list. You can copy the entire list at any time, for bulk blind-carbon-copy emailings. Instructions on sending out emails to your list is included)

YES, please add the email gathering script, one-time setup fee: \$75.00

No, I do NOT want an email gathering script.

9. **Do you want your site "secured" with an SSL certificate.** 95% of sites we build do NOT require being secured because no personal information like social security # or drivers license is asked for on the applications. But if you MUST have that information, you MUST secure your site. The additional cost for

setting up secure site and purchasing an SSL security certificate is a ONE TIME CHARGE of \$250.00. Also, you will have to renew the SSL certificate each year for \$150.00 with your hosting account. Do you want your site secured?

NO, I do not need security, we are using your standard forms with no personal information required, as on most sites.

YES, I must have personal information on my quote forms and I need an SSL certificate. Cost is \$250 additional to set up and purchase SSL Certificate, and the renewal of SSL certificate yearly will be additional \$150.00.

10. Do you want a **Mobile Web Site** version of this web site? Cost is \$250.00 for a complete mobile site. The mobile site is NOT a full site version with all quote forms and pages. It is an abbreviated version of your web site, with quote feedback form, instant cell phone call link, Google maps and directions page, an about your agency page, and other mobile content that looks great on a cell phone. You have the option to add other features too (content pages) at \$50 per page. Viewers that go to the main site from a mobile phone will go directly to the mobile version of your site for convenience and ease of viewing. Cost is one-time \$250 fee.

YES, I want a separate mobile site for one-time design fee of \$250.00 (we collect 50% on down payment and bill the balance after mobile site is complete.)

NO, I do not need a mobile site.

11. The up to 12 lines of coverage you'd like to offer on your site (you do not HAVE to have 12 if you don't want to - you can use some of the 12 pages for other content, or have less lines to offer if you want to. If you want to use some pages for "content" or text that you supply us, read information below these 12 boxes on what you can do:)

1. _____ 2. _____ 3. _____
4. _____ 5. _____ 6. _____
7. _____ 8. _____ 9. _____
10. _____ 11. _____ 12. _____

12. If you use SIX quote forms or less, we will allow you to substitute those missing six forms with THREE content pages. These content pages could be descriptions of your products, informational articles, etc. (They CAN NOT be carrier phone or claim #'s link lists, video presentations, carrier payment or website link pages, etc. - these kinds of list pages cost extra - contact us for estimate). Your content's text must come pre-typed and emailed to us, and spell checked --- editing afterwards is not permitted. We will format the text for the web. If you want more content pages, they can be added at \$50.00 per additional page.)

Do you plan to have LESS than six quote forms, and instead have three additional content pages?

No, I will use more than six quote forms per your standard offer and do not require content pages.

Yes, I will be submitting LESS than six quote forms and opt to add three content pages as follows:

Content page #1 (describe): _____

Content page #2 (describe): _____

Content page #3 (describe): _____

13. What 2 or 3 lines of coverage (list specific type such as "auto", "restaurant", etc., not "personal lines" or "commercial") do you really want your website to focus marketing efforts on, if we have ad copy room?

1. _____ 2. _____ 3. _____

13B. For each of these three lines of coverage, please provide a "bullet list" of features (5 or less) about your program, or other advertising copy, so we can help attract the kinds of customers you are looking for. You can attach this on a separate piece of paper if you wish.

14) SEARCH ENGINE MARKETING INFORMATION:

When we design our web sites, we pay CLOSE attention to optimizing your site for the term or terms you find important to your viewers. It could be the kind of coverage (i.e., "Contractor liability insurance"), or it could include the "state" you do business in: (i.e. "Michigan homeowners insurance"), or it could be descriptive of your product(s) (i.e., "low cost Ohio SR22 Auto Insurance").

Please give us THREE search phrases, in order of importance for your website (no more than 6 words in each phrase):

Search Term #1: _____

Search Term #2: _____

Search Term #2: _____

15) We will need this completed contract to book your order and reserve your start date (usually starts about 2 weeks after we receive your order and deposit.)

What You Can and Cannot Do with our Layout Set - You CAN:

- A) Choose the layout design you like best from our choices (visit our web site at <http://www.insurance-web-sales.com> and visit the template samples page.), OR, show us another website you like and we can try to emulate the basic "look", less any flash or other special features, at no extra cost to you, but this option requires pre-approval by us.
- B) Choose the color scheme ONE TIME (backgrounds and text face. Switching a color scheme after we start design would cost extra.
- C) Have a map to your office, and a biography page for your agency added to your site if you want to.
- D) Change the text on the main page to advertise products and services you'd like to offer viewers and visitors (you get a maximum of three edits - more revisions will cost extra).
- E) Tell us what kind of graphics you would like to see on your page (although we have the final choice if you or we cannot find what you are looking for exactly.) We will make sure the graphics are copyright cleared for your safety. If you use your own graphics, clearing them will be your responsibility)
- F) Choose which lines of insurance coverage you want to offer, and which "keywords" you would like the pages optimized for.
- G) Proof read and have us change any errors (up to 3 revisions maximum) that we make in text or layout for no charge. Realize that once your Home Page is "approved", there are extra programming charges to make changes you decide you want AFTER the main page design was previously approved by you.
- H) Send us any content you want on your website so we can incorporate it on your site (realize that anything we program for you becomes the copyright property of Web Sales, Inc. per our programming agreement - but you may modify and change any of your webpages at any time.)
- I) Request a secure site if you need it at extra cost. We do NOT recommend you ask for items that require security, such as social security numbers, since most people don't want to supply that info. online. But if you NEED secure site, we can. Normally, adding security increases the programming cost by \$250, and requires renewal of the SSL certificate of \$150 (price subject to change).
- J) Stop working on your site project temporarily for any reason if you need to, but not longer than 30 days from our last correspondence. If you do not respond to our requests for site feedback for more than 30 days, your site order will be canceled, the deposit fully earned,

and you will be required to pay a \$75.00 startup fee to commence the project again at a later time.

You CANNOT:

- A) Change the layout as far as placement of the columns and headers or footers are concerned (unless you want to pay additional programming fees to do so.)
- B) Change the sub-pages after you have given us the approved text and graphics and the page been programmed (unless you elect to pay additional programming fees.)
- C) Choose or modify the design of your header/logo which we design from your letterhead (unless you elect to pay additional programming fees.)
- D) Make changes to our standard quote forms other than "minor" modifications such as the limits of coverage offered in your state, etc. **We do not "customize" our forms except at an additional fee, agreed upon in advance.**
- E) Use an outside hosting service - many hosting services are completely NON compatible, and therefore, we MUST host.
- F) Cancel your order once your START DATE has arrived. The deposit is fully refundable if you request cancellation in writing PRIOR to the start date. ON the start date, the deposit is NON REFUNDABLE.

Finally...

Our web sites come substantially optimized for the search engines so your site can have a better chance of being found (if you diligently submit your sites to the engines) at no extra charge to you. They are programmed by ME - an insurance agent (and html programmer), and the pages are simple on purpose - to SELL INSURANCE. A complicated site may look nice, but it may be worthless. My sites are designed using the principles that have been PROVEN EFFECTIVE through thousands of quotes, and hundreds of sales... and that is why you will not find a better bargain ANYWHERE for an insurance web site.

To order your web site, it's easiest to complete and fax this form back with your credit card deposit. If you prefer to pay by check, complete the above form and mail your \$250.00 deposit check, plus \$100 for hosting, and cost of Video Spokesperson if you want one, made payable to:

Gary Savelli, c/o Web Sales Inc | PO Box 261 | Burlington, NC 27216

If you have any questions, you may call or E-mail me personally and I will be glad to help you make the best decision for your agency (that e-mail address is: gsavelli@aol.com)
I have read the above agreement and schedule of fees. I agree to all the terms of this template order, and request my Web Site Template Set be started. I understand that the deposit is NON REFUNDABLE once the web site project has commenced.

Your signature: _____ date: _____

Your Name (type or print): _____

You may fax this form with your credit card information to 336-376-0953 to reserve your programming time as soon as possible. Deposit to reserve is \$250.00, balance billed upon completion of your site.

Credit Card Info (MC/Visa/Discover only - we do NOT take American Express!):

Credit Card # _____ 3 digit security code: _____

Exp. Date: _____ Your Signature: _____

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Independent
Agents Since
1999!

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TERMS of WEBSITE DESIGN CONTRACT:

1. Time for Payment

50% Deposit is due upon design reserve date. The deposit is fully refundable if order is canceled in writing PRIOR to design start date. Deposit is FULLY EARNED once design start date has commenced, or, the assigned start date has passed. Balance of payment on design is due 10 days from the completion of design and written or e-mailed notification of final invoice is sent to Client. After an invoice is over 30 days late, Client agrees to allow Insurance Web Sales, Web Sales Inc. to charge the balance payable on the credit card used for the original deposit. If that card is no longer valid or monies not available, an additional \$50.00 monthly late payment fee on the balance due is shall be charged each month until the balance is paid in full.

2. Default in Payment

The Client shall assume responsibility for all collection of legal fees necessitated by default in payment. If balance is not paid within 60 days, written notice of default will be issued to Client, and the ownership of the Client's web site will belong to Insurance Web Sales, Web Sales, Inc. Client may NOT use any of the proprietary and copyrighted web site pages, terms, logos or graphics until balance is paid in full. Client's web site must be removed from the Internet upon written notice from Web Sales, Inc..

3. Estimates

If client requests additional features to web site and an additional cost is incurred, the additional expense agreed upon will be due with web site balance in #1 above.

4. Billable Expenses

The Client shall reimburse Insurance Web Sales, Web Sales Inc. for all direct and indirect expenses with design work. Client MUST use Insurance Web Sales, Web Sales Inc.'s hosting service the first year to facilitate the site build process. If Client wishes to use email services OTHER than the free email service offered on Insurance Web Sales, Web Sales Inc.'s hosting plan, any support or other modifications needed to make the web site or email function accordingly will be billed on an hourly support basis to Client. If Client elects to move the web site to another hosting service in the future, there are additional charges to support those changes, if needed. The cost for a back up copy of the Client's current web site is \$100.00, plus cost of mailing. IT IS CLIENTS RESPONSIBILITY TO MAINTAIN BACKUP FILES OF THE SITE AT ALL TIMES.

5. Client's Alterations

There shall be no charges to the Client for revisions or corrections or additions made due to errors on the part of Insurance Web Sales, Web Sales Inc. Any other changes requested by the Client shall be considered "Client's Alterations" if they are requested AFTER the acceptance of the Web Site Design Main Page by the Client. Any changes and additions not due to the fault of Insurance Web Sales, Web Sales Inc. and requested by the Client BEFORE the approval of the Main Page is NOT considered Client's Alterations, and there is no charge for these changes, as long as they fall within the scope of the web site layout selected, and the three revisions allowed on our contract. The Client shall be responsible for making additional payments at the rate noted herein (\$35.00 per programming hour) for any Client's Alterations.

6. Reuse Beyond Time Limit

The maximum time limit for site design is 60 days. If site design takes more than 60 days because of Client's delay of response, that time shall be extended by the same amount. The Client's account shall be deemed INACTIVE if Client does not respond to requests from Insurance Web Sales, Web Sales, Inc. within 30 days. After 30 days a re-activation fee of \$75 and PRE PAYMENT of the design

fees in full may be assessed at the discretion of Insurance Web Sales, Web Sales, Inc. to re-commence the design process again.

7. Internet Access

Access to Internet will be provided by a separate Internet Service Provider (ISP) to be contracted by the Client and who will not be a party to this agreement. Separate Domain Name Registration will be provided by a separate Domain Registration Company to be contracted by the Client and who will not be a party to this agreement. The Client shall provide Insurance Web Sales, Web Sales Inc. with the FTP Address, User ID# and the Password for their internet access account, their hosting service if not ours, and their domain registrar, when needed.

8. Developer's Guarantee for Program Use

Insurance Web Sales, Web Sales Inc. guarantees to notify the Client of any licensing and/or permission required for art or other text that is copyrighted or trademarked and used on Client's web site. Insurance Web Sales, Web Sales, Inc. will use graphics that are copyright cleared and which have been purchased by Web Sales, Inc. to assure that graphics used on the site are legally acquired. If the Client uses their own graphics, Client will assume any liability for use of those graphics and release Web Sales Inc. from all legal action or expense.

9. Warranty Period

Insurance Web Sales, Web Sales Inc. agrees to ensure the web site retains all its functionality and conforms to the specifications during the Warranty period of 90 days. Insurance Web Sales, Web Sales Inc. also agrees to provide at no cost to the Client reasonable technical assistance with the web site for 12 months. Insurance Web Sales cannot guarantee support on any issues out of their control, such as outside hosting service, email malfunctions, domain registration issues, or other aspects of the Internet used in conjunction with web site. If the Client is using free services recommended or not recommended by Insurance Web Sales, Web Sales, Inc., (such as Chat, YouTube videos, or other such useful site content), and that content becomes unavailable for ANY reason in the future, the Client must pay to upgrade or change this content to make it operational again. Insurance Web Sales, Web Sales, Inc. is NOT responsible for web site content being used on the web site which is no longer available for free use on the Client's web site at any time, or for any reason.

10. Support

After the expiration of the Warranty Period, Insurance Web Sales, Web Sales Inc. agrees to provide the Client with reasonable technical support and assistance free of charge as long as the original site is in use. However, additions or changes to the site will incur additional programming fees. If the Client alters their web site in any way, free support of any kind from Insurance Web Sales, Web Sales, Inc., is thereby forfeited. The Client shall have an option to have Insurance Web Sales, Web Sales Inc. maintain and update the site on the Internet for an annual fee of USD \$50.00 per month if client registers for our paid "Webmastering Service." Site maintenance and updates performed by Insurance Web Sales, Web Sales Inc. shall be governed by separate Web site Design and Maintenance Agreements between Insurance Web Sales, Web Sales Inc. and the Client, and per the terms of that Agreement.

11. Confidential Information

Insurance Web Sales, Web Sales Inc. acknowledges and agrees that the source materials and technical and marketing plans or other sensitive business information, as specified by the Client, including all materials containing such information, which are supplied by the Client to Insurance Web Sales, Web Sales Inc. or developed by Insurance Web Sales, Web Sales Inc. in the course of developing the site are to be considered confidential information. Information shall not be considered confidential if it is already publicly known. All information provided to Insurance Web Sales, Web Sales Inc. for the purpose of usage on web site that is NOT confidential shall be freely used elsewhere.

12. Return of Source Information

Upon the Client's acceptance of the Final Version, or upon the cancellation of the project, Insurance Web Sales, Web Sales Inc. shall provide the Client with all file copies and originals of the source materials provided and last used, to Client, upon the Client's written request for a nominal charge of \$100.00. If Insurance Web Sales, Web Sales, Inc. cancels the project at their discretion, and provides a full refund to the Client, the Client cannot request copies of any work done to date - it remains the property of Insurance Web Sales, Web Sales, Inc. Insurance Web Sales, Web Sales Inc. is NOT responsible to keep backup versions of website. IT IS THE CLIENTS RESPONSIBILITY TO MAKE A BACKUP COPY OF WEBSITE AT ALL TIMES, and Insurance Web Sales, Web Sales, Inc. Shall NEVER be liable for any loss of content, data, or other web site materials.

13. Ownership of Copyright & Content Selection

The Client acknowledges and agrees that Insurance Web Sales, Web Sales Inc. retains all rights to copyright in the subject material including all graphics, slogans, and technical scripts. Client may in NO CASE re-sell web site design, or any parts of design, except with written consent of Insurance Web Sales, Web Sales, Inc., and usually in the event of agency perpetuation. Insurance Web Sales, Web Sales, Inc. retains 100% control with final approval over what graphics or wording will go on every

web site, in order to protect our reputation and/or ethics.

15. Progress Reports

Insurance Web Sales, Web Sales Inc. shall contact client via email from time to time to report site progress after design begins. Insurance Web Sales, Web Sales Inc. endeavors to complete sites within 2 weeks after start, but retains the right to take up to 60 days if problems with design occur, or requested changes or scheduling conflicts are encountered.

16. Testing and Acceptance Procedures

Insurance Web Sales, Web Sales Inc. will make every good faith effort to test the deliverables thoroughly and make all necessary corrections as a result of such testing prior to handing over the deliverables to the Client. Concerning layouts chosen or requested by client, here is a partial list of site limitations:

Client CANNOT change the selected layout or color scheme except at additional programming expense. Client will receive three "looks" on this web site design. A main page "first review", a second look "touch up" review, and a final third look for approval. Further changes beyond limit will require additional cost unless they are agreed on in advance, by both parties. Client CANNOT modify quote forms except to modify limits offered in their state(s) or to add specific underwriting questions required to quote coverages if not on form. Forms may be further altered for additional charge to be agreed upon in advance. **HOSTING SERVICE LIMITATIONS and REQUIREMENTS:** Client must use Insurance Web Sales' hosting service for ease of development. Although Client can select the hosting service of their choice later, at their own discretion or risk, Insurance Web Sales will not assist in changing hosting services, except for additional support costs, and only at Insurance Web Sales' discretion.

17. Cancellation

The Client may declare the Cancellation of the assignment with a full 100% deposit refund, ONLY IF written notification is received BEFORE the scheduled start date. Insurance Web Sales, Web Sales Inc. reserves the right to cancel project at any time, for ANY reason, during the design process if a 100% refund is given to Client. (There are times after starting a project that the design team and client cannot agree on project details, or there are legal, ethical, or other reasons we cannot work on particular project that were unknown during contract inception - so we must retain this right of cancellation AT ANY TIME, FOR ANY REASON, as long as a full refund is given to the Client).

In the event of cancellation, Insurance Web Sales, Web Sales Inc. retains ownership of all copyrights and any original artwork processed prior to cancellation. ONCE THE DESIGN DATE ARRIVES, THE DEPOSIT INCLUDING HOSTING FEES OR OTHER MODULE INSTALLATIONS TAKEN AT THE ORIGINAL DEPOSIT DATE, IS FULLY EARNED AND NON REFUNDABLE, NO EXCEPTIONS.

18. Assignment Termination

In the event that work in process is found by the client not to be reasonably satisfactory in accordance with the Testing and Acceptance Procedures, the Client may pay a termination fee of \$250.00 to terminate the assignment, which can be waived at Insurance Web Sales, Web Sales, Inc's discretion. Regardless of when the assignment is terminated, all billable expenses already incurred shall be paid by the Client, in full.

19. Force Majeure

Insurance Web Sales, Web Sales Inc. shall not be liable for any loss of data, loss of income, or any other financial or other loss due to delay or non functionality of web site due to acts of God, peril, or other conditions in, or beyond, our control.

20. Unauthorized Use and Program Licenses

The Client will indemnify Insurance Web Sales, Web Sales Inc. against all claims and expenses arising from uses for which the Client does not have rights to or authority to use. The Client will be responsible for payment of any special licensing or royalty fees resulting from the use of programs that require such payments.

21. Warranty of Originality

Insurance Web Sales, Web Sales Inc. warrants and represents that to the best of its knowledge the work assigned hereunder consists of our original coding, and has not been previously published, or that consent to use has been obtained on an unlimited basis all work or portions thereof obtained through the undersigned from third parties; that Insurance Web Sales, Web Sales Inc. has full authority to make this agreement; and that the work prepared by Insurance Web Sales, Web Sales Inc. does not contain any scandalous, libelous, or unlawful matter. This warranty does not extend to any uses that the Client or others may make of Insurance Web Sales, Web Sales Inc.'s product which may infringe on the rights of others. **CLIENT EXPRESSLY AGREES THAT IT WILL HOLD Insurance Web Sales, Web Sales Inc. HARMLESS FOR ALL LIABILITY CAUSED BY THE CLIENT'S USE OF Insurance Web Sales, Web Sales Inc.'s PRODUCT, TO EXTENT SUCH USE INFRINGES ON THE RIGHTS OF OTHERS.**

22. Limitation of Liability

Client agrees that it shall not hold Insurance Web Sales, Web Sales Inc. or its agents or employees liable for any incidental or consequential damages which arise from Insurance Web Sales, Web Sales Inc.'s failure to perform any aspect of the Project in a timely manner, regardless of whether such failure was caused by intentional or negligent acts or omissions of Insurance Web Sales, Web Sales Inc. or a third party. Furthermore, Insurance Web Sales, Web Sales Inc. disclaims all implied warranties, including the warranty of merchantability and fitness for a particular use.

23. Modifications of the Agreement

Modifications of the Agreement must be written, except that the invoices may include, and the Client shall pay, fees or expenses that were orally authorized by the Client in order to progress promptly with the work.

24. Code of Fair Practice

The Client and Insurance Web Sales, Web Sales Inc. agree to comply with the provisions of the Code of Fair Practice, a copy of which may be obtained from the Joint Ethics Committee, P.O. Box 179, Grand Central Station, New York, New York, 10017, USA, or is available on the World Wide Web at <http://www.RoosterGraphics.com/ADMIN/commission.html>.

25. Limitation of Liability

Insurance Web Sales, Web Sales Inc. will not be liable or responsible for any contractual, tort or breach of contract in connection with web site design not known or disclosed prior to web site design.

26. Disclaimer of Warranties

Insurance Web Sales, Web Sales Inc. makes no warranties for web site results, sales, or performance. We will deliver to client a fully operational web site, and include the latest known marketing concepts and tutorials for success. But the results of the site are completely up to Client and beyond the scope and control of Insurance Web Sales, Web Sales Inc., therefore, NO warranties are included with site design.

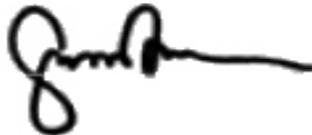
27. Dispute Resolution & Exclusive Remedy

Any disputes in excess of one thousand (1000) US dollars arising out of this Agreement shall be submitted to binding arbitration before the Joint Ethics Committee or a mutually agreed upon arbitrator pursuant to the rules of the American Arbitration Association. The Arbitrator's award shall be final, and judgement may be entered in any court having jurisdiction thereof. The Client shall pay all arbitration and court costs, reasonable attorney's fees, and legal interest on any award of judgement in favor of Insurance Web Sales, Web Sales Inc. .

26. Acceptance of Terms

The signature of both parties shall evidence acceptance of these terms.

For Web Sales, Inc. - Gary Savelli,



For _____, _____
(Your company) (Your signature)

Dated: _____