



TERMS & CONDITIONS OF SERVICE

By accessing or participating in Captive Coalition programs, membership, or resources, you acknowledge and agree to the following terms:

1. Membership Status

Producers are granted free membership to Captive Coalition, which includes access to resources, tools, educational content, and services provided by Captive Coalition. Producers are not employees of Captive Coalition and maintain independent contractor status at all times.

2. License and Qualification

Producers must hold and maintain a valid insurance license in accordance with applicable state laws and regulations. It is the producer's responsibility to ensure their license remains active and in good standing while accessing Captive Coalition resources.

3. Ownership of Business

All clients introduced, serviced, or maintained by the producer remain the property and clients of the producer, not Captive Coalition. Captive Coalition makes no claim to ownership of the producer's book of business or client relationships.

4. Non-Disclosure Agreement

- a. Confidential Information - Producers may gain access to confidential or proprietary information of Captive Coalition, including but not limited to training materials, business strategies, marketing plans, client lists, pricing structures, and other business information.
- b. Protection of Confidential Information - Producers agree to maintain confidentiality and will not disclose, distribute, reproduce, or use such information except as necessary to perform services under this agreement.
- c. Authorized Use - Producers may use Captive Coalition information, tools, and resources for their own business purposes but may not republish, distribute, or share Captive Coalition's videos or written content without written permission.
- d. White-Labeled Documents - Captive Coalition may provide documents designated as "white-labeled," which producers may freely use, modify, and distribute.

5. Intellectual Property

- a. All materials, content, and resources provided by Captive Coalition—including videos, written content, presentations, and proprietary tools—are the intellectual property of Captive Coalition.
- b. Producers may not reproduce, distribute, publish, or share any Captive Coalition intellectual property without written consent, except as explicitly permitted in this agreement.
- c. Producers may reference Captive Coalition's name and logo solely to identify themselves as a member, but not in a way that implies endorsement, partnership, or agency relationship beyond the scope of this agreement.

6. Indemnification

Producers agree to indemnify and hold Captive Coalition harmless from any claims, liabilities, or costs arising from the producer's actions, errors, or omissions in the use of Captive Coalition materials or services.

7. Termination

Either party may terminate this agreement at any time with thirty (30) days' written notice. Upon termination, producers must cease use of Captive Coalition's name, logo, and materials, except for white-labeled documents previously provided. Confidentiality obligations remain in effect after termination.

8. Governing Law

This agreement is governed by and shall be interpreted in accordance with the laws of the State of Florida.

9. Entire Agreement

This document constitutes the full and complete understanding between the producer and Captive Coalition regarding the subject matter described herein, superseding all prior discussions or agreements.

10. Amendments

Captive Coalition reserves the right to modify or update this agreement at any time. Continued participation in Captive Coalition programs or use of its resources constitutes acceptance of the most current version.

By checking the box on the form, you acknowledge that you have read, understand, and agree to the terms and conditions outlined in this Producer Agreement.