



TERMS OF USE & WEBSITE DISCLAIMER

Effective Date: September 1, 2026

IMPORTANT: These Terms govern use of this website. They do not replace a signed engagement letter, insurance application, service agreement, or other client contract. Please do not submit sensitive personal or financial information through an ordinary website form, text message, or unencrypted email.

1. Acceptance of These Terms

These Terms of Use ("Terms") apply to your access to and use of the Anderson Hunter Solutions, LLC website, including its pages, forms, booking features, downloadable materials, and related online content (collectively, the "Website"). By accessing or using the Website, you agree to these Terms and the separate Privacy Policy. If you do not agree, please do not use the Website.

2. About Anderson Hunter Solutions

Anderson Hunter Solutions, LLC ("AHS," "we," "us," or "our") provides information about insurance solutions, tax preparation, bookkeeping, business consulting and operational solutions, notary services, nonprofit support, and related offerings. Services are available only where AHS and the applicable professional are authorized, qualified, appointed, or otherwise permitted to provide them.

3. Website Information Is General

Website content is provided for general informational and educational purposes. It is not a substitute for advice based on your individual facts and circumstances. Laws, regulations, carrier requirements, tax rules, prices, availability, deadlines, and professional standards may change, and Website content may not reflect the most recent developments.

You should not act or refrain from acting solely because of Website content. Obtain advice appropriate to your circumstances from a qualified professional before making insurance, tax, accounting, legal, financial, or business decisions.

4. No Professional or Client Relationship

Viewing the Website, submitting a general inquiry, requesting an appointment, downloading a resource, or communicating through the Website does not create an insurance producer-client, tax preparer-client, accountant-client, consultant-client, fiduciary, attorney-client, or other professional relationship.

A professional relationship begins only after AHS confirms acceptance of the engagement and any required agreements, applications, authorizations, identity verification, payment arrangements, and other onboarding steps have been completed. AHS may decline a requested engagement when permitted by law.

5. Insurance Disclaimer

Insurance information on the Website is a general description only and is not a binder, policy, contract, coverage guarantee, or promise that insurance will be issued. Coverage, eligibility, premiums, discounts, limits, exclusions, deductibles, underwriting decisions, and availability are determined by the applicable insurer, policy language, underwriting requirements, appointments, and governing law.

No insurance coverage is bound, changed, renewed, cancelled, or confirmed through a Website message, appointment request, voicemail, text, or email unless and until you receive express written confirmation from an authorized representative and, when applicable, the insurer. Do not rely on a Website submission to meet a coverage deadline. In the event of a conflict, the issued policy and carrier documents control.

6. Tax, Bookkeeping, and Financial Information Disclaimer

Website content is not individualized tax, accounting, investment, or financial advice and does not constitute a tax opinion. Tax outcomes depend on complete and accurate facts, documentation, elections, timing, and applicable law. No refund amount, tax savings, filing position, audit result, penalty outcome, or other result is guaranteed.

Bookkeeping information and reports may assist with organization and decision-making but do not constitute an audit, review, compilation, assurance engagement, legal opinion, or certification unless expressly stated in a signed agreement. Clients remain responsible for reviewing information, maintaining records, making business decisions, and providing complete and accurate documentation.

7. Business Consulting, Nonprofit, and Notary Disclaimers

Business consulting, operational, and nonprofit content is general guidance, not a guarantee of launch, funding, revenue, savings, compliance, growth, or other business results. AHS does not provide legal advice through the Website. Visitors should consult an attorney for entity formation, contracts, employment matters, regulatory compliance, intellectual property, or other legal questions.

Notary services verify identity and witness or acknowledge signatures as permitted by law; they do not validate the truth, legality, accuracy, or effectiveness of a document. A notary is not acting as an attorney and cannot select, prepare, or explain legal documents unless separately authorized by law.

8. Quotes, Pricing, Promotions, and Availability

Website prices may be estimates or starting prices and may change based on scope, complexity, records, timing, third-party charges, or other factors. A posted price is not a binding quote unless confirmed in writing by AHS. Promotions, bundled-service discounts, nonprofit pricing, and service credits may be subject to eligibility requirements, exclusions, expiration dates, and written terms.

Insurance premiums and insurance-related pricing are established or approved by carriers and applicable law. AHS does not promise that a particular insurer, product, discount, or rate will be available. Non-insurance discounts do not alter carrier-set insurance premiums.

9. Appointments and Communications

An online appointment request is not confirmed until you receive confirmation. You are responsible for providing accurate contact information and monitoring communications. Website messages are not intended for emergencies, urgent coverage changes, tax filing deadlines, or other time-sensitive matters.

Electronic communications may be delayed, misdirected, intercepted, or unavailable. AHS does not guarantee that every Website submission or email will be received. If a matter is time-sensitive, contact AHS through a confirmed business channel and obtain written acknowledgment.

10. Sensitive Information and Secure Documents

Do not enter or attach Social Security numbers, taxpayer identification numbers, driver's-license numbers, bank or payment account details, passwords, tax returns, insurance records, medical information, or other sensitive data through a general contact form, ordinary email, social-media message, or text message unless AHS has specifically directed you to an approved secure method.

When sensitive documents are required, use only the secure portal, encrypted upload link, or other protected process designated by AHS. You are responsible for confirming that you are using the correct secure channel.

11. Accuracy of Information You Provide

You agree to provide accurate, current, complete, and lawful information. You will not impersonate another person, submit information without authorization, upload malicious material, or use the Website to mislead AHS, an insurer, a taxing authority, a financial institution, or another party. AHS may rely on the information you provide and may suspend or decline service if information appears incomplete, inaccurate, fraudulent, or unauthorized.

12. Permitted Use

You may use the Website only for lawful personal or business purposes consistent with these Terms. You may not:

- Copy, republish, sell, license, or commercially exploit Website content without written permission;
- Attempt to gain unauthorized access to the Website, accounts, systems, or data;
- Introduce malware, harmful code, automated scraping, excessive requests, or other disruptive technology;
- Misrepresent your identity, authority, affiliation, or purpose;
- Use Website content to provide services under AHS branding or imply endorsement by AHS; or
- Interfere with the Website's security, operation, availability, or the rights of others.

13. Intellectual Property

The Website and its original text, graphics, logos, service descriptions, downloadable resources, arrangement, branding, and other content are owned by or licensed to AHS and are protected by applicable intellectual-property laws. Anderson Hunter Solutions, the AHS logo, and related branding may not be used without prior written permission. Limited printing or downloading for your own noncommercial reference is permitted, provided copyright and ownership notices remain intact.

14. Third-Party Services and Links

The Website may link to or integrate with third-party services, including scheduling, payment, secure document, accounting, tax, insurance-carrier, social-media, mapping, and other platforms. Those services are governed by their own terms and privacy practices. AHS does not control and is not responsible for third-party content, security, availability, accuracy, or conduct. A link does not necessarily constitute endorsement.

15. Testimonials and Results

Testimonials, examples, case descriptions, and client comments reflect individual experiences and are not promises or guarantees that another person will receive the same result. Outcomes vary based on facts, cooperation, documentation, market conditions, carrier decisions, applicable law, and other circumstances.

16. No Warranties

TO THE FULLEST EXTENT PERMITTED BY LAW, THE WEBSITE AND ITS CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE." AHS DISCLAIMS ALL EXPRESS AND IMPLIED WARRANTIES RELATING TO THE WEBSITE, INCLUDING WARRANTIES OF ACCURACY, COMPLETENESS, TIMELINESS, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SECURITY, AND UNINTERRUPTED AVAILABILITY. AHS DOES NOT WARRANT THAT THE WEBSITE WILL BE ERROR-FREE OR FREE FROM HARMFUL COMPONENTS.

17. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, AHS AND ITS OWNERS, EMPLOYEES, CONTRACTORS, AND REPRESENTATIVES WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES; LOSS OF DATA, PROFITS, REVENUE, BUSINESS, COVERAGE, OR OPPORTUNITY; OR DAMAGES ARISING FROM RELIANCE ON WEBSITE CONTENT, WEBSITE UNAVAILABILITY, THIRD-PARTY SERVICES, OR UNAUTHORIZED ACCESS. THIS LIMITATION DOES NOT EXCLUDE LIABILITY THAT CANNOT LAWFULLY BE LIMITED OR EXCLUDED.

18. Indemnification

To the extent permitted by law, you agree to defend, indemnify, and hold harmless AHS and its owners, employees, contractors, and representatives from claims, losses, liabilities, damages, costs, and expenses arising from your unlawful use of the Website, your violation of these Terms, your infringement of another person's rights, or information or material you submit without authorization.

19. Privacy

AHS's collection and use of personal information through the Website are described in the separate Privacy Policy. These Terms should be read together with that policy. No internet transmission or storage method is completely secure, and visitors should use the secure methods designated by AHS for sensitive information.

20. Changes to the Website or These Terms

AHS may update, suspend, restrict, or discontinue all or part of the Website and may revise these Terms from time to time. Updated Terms become effective when posted with a revised effective date unless a different date is stated. Continued use after an update constitutes acceptance of the revised Terms.

21. Governing Law and Severability

These Terms are governed by the laws of the Commonwealth of Kentucky, without regard to conflict-of-law principles. Any dispute relating to the Website or these Terms will be brought in a court of competent jurisdiction in Kentucky, unless applicable law requires otherwise. If any provision is held unenforceable, the remaining provisions will remain in effect. Failure to enforce a provision is not a waiver.

22. Contact

Questions about these Terms or the Website may be submitted through the Contact AHS page or another verified contact method published by Anderson Hunter Solutions, LLC. Do not include sensitive personal, tax, insurance, banking, or identity information in a general inquiry.

WEBSITE DISCLAIMER

Stand-alone version for the website footer or legal page

The information provided by Anderson Hunter Solutions, LLC on this website is for general informational and educational purposes only. It is not individualized insurance, tax, accounting, legal, investment, financial, or business advice and should not be relied upon as a substitute for advice based on your specific circumstances.

Use of this website, submission of a contact form, or scheduling of an appointment does not create a professional or client relationship. A relationship begins only after Anderson Hunter Solutions confirms acceptance of the engagement and all required agreements, applications, authorizations, identity verification, and onboarding steps are completed.

Insurance information is not a binder, policy, quote guarantee, or confirmation of coverage. Coverage, premiums, eligibility, underwriting, discounts, exclusions, and availability are determined by the applicable carrier, issued policy, and governing law. Insurance cannot be bound, changed, renewed, or cancelled through a website message or appointment request without express written confirmation from an authorized representative.

Tax and bookkeeping information does not guarantee a refund, tax savings, filing position, audit result, financial outcome, or compliance result. Business consulting and nonprofit information does not guarantee funding, revenue, savings, growth, or operational results. Notary services do not validate the truth, legality, accuracy, or effectiveness of a document and do not constitute legal advice.

Prices and service descriptions may change and may be subject to scope, eligibility, carrier requirements, third-party charges, and written service terms. Testimonials and examples describe individual experiences and do not guarantee similar results.

Do not submit Social Security numbers, tax documents, driver's-license information, bank details, insurance records, medical information, passwords, or other sensitive data through a general website form, ordinary email, text message, or social-media message. Use only the secure portal or protected upload method specifically provided by Anderson Hunter Solutions.

Although reasonable efforts are made to provide useful and current information, Anderson Hunter Solutions does not warrant that website content is complete, accurate, current, secure, or continuously available. To the fullest extent permitted by law, Anderson Hunter Solutions disclaims liability for losses arising from reliance on website content, website interruptions, third-party links or services, or information transmitted through unapproved channels.

Publication note: Post this disclaimer together with the full Terms of Use and Privacy Policy. Have a Kentucky attorney review the final language, especially after licensing, service-area, technology, or business-practice changes.