



Beyond The Coverage, LLC  
[www.beyondthecoverage.com](http://www.beyondthecoverage.com)

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## **Terms of Service**

**Effective Date:** May, 2026

**Company Name:** Beyond the Coverage, LLC

### **1. Acceptance of Terms**

By accessing or using this website, you agree to be bound by these Terms of Service and all applicable laws and regulations. If you do not agree, please do not use this website.

### **2. Description of Services**

Beyond the Coverage, LLC provides insurance brokerage and benefits consulting services, including:

- Employee benefits consulting
- Group health insurance placement
- Compliance education and resources
- Voluntary and ancillary benefits

All services are subject to insurance carrier underwriting, approval, and applicable laws and regulations.



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### **3. No Guarantee of Coverage or Outcomes**

Beyond the Coverage, LLC does not guarantee:

- Approval for insurance coverage
- Specific pricing, rates, or plan availability
- Employer tax credits or compliance outcomes

All final determinations are made by insurance carriers and applicable regulatory authorities.

### **4. Not Legal or Tax Advice**

The information provided on this website is for general informational purposes only and does not constitute legal, tax, or accounting advice. Users should consult with qualified professionals regarding their specific situation.

### **5. Client Responsibility**

Clients and users agree to:

- Provide complete and accurate information
- Review all plan documents and carrier materials
- Make final decisions regarding benefit elections and plan structure

Beyond the Coverage, LLC is not responsible for outcomes resulting from inaccurate or incomplete information provided by the client.



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## **6. Compensation Disclosure**

Beyond the Coverage, LLC may receive compensation from insurance carriers, including commissions or administrative fees, for policies placed.

Such compensation does not increase the cost of coverage unless otherwise disclosed.

## **7. Use of Website**

You agree not to:

- Use the website for unlawful purposes
- Attempt to gain unauthorized access to systems or data
- Copy, distribute, or exploit content without permission

We reserve the right to restrict or terminate access at our discretion.

## **8. Intellectual Property**

All website content, including text, graphics, logos, and materials, is the property of Beyond the Coverage, LLC and may not be used without written permission.



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## **9. Third-Party Links**

This website may contain links to third-party websites. Beyond the Coverage, LLC is not responsible for:

- Content on external sites
- Privacy practices of third parties
- Accuracy of third-party information

## **10. Limitation of Liability**

To the fullest extent permitted by law, Beyond the Coverage, LLC shall not be liable for any indirect, incidental, or consequential damages, including loss of data, profits, or business opportunities arising from the use of this website or services.

## **11. Indemnification**

You agree to indemnify and hold Beyond the Coverage, LLC from any claims, damages, or expenses arising from your use of the website or services.

## **12. Privacy**

Your use of this website is also governed by our Privacy Policy.



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### **13. Modifications**

We reserve the right to update these Terms of Service at any time. Changes will be posted on this page with an updated effective date.

### **14. Governing Law**

These Terms are governed by the laws of the State of Colorado, without regard to conflict of law principles.

### **15. Professional Services Disclaimer & Limitation of Liability**

#### **No Guarantee of Compliance**

Beyond the Coverage, LLC does not guarantee that any recommendations, plans, or strategies will ensure compliance with all applicable laws and regulations, including but not limited to:

- ERISA
- Affordable Care Act
- Internal Revenue Code Section 125
- COBRA

Employers remain solely responsible for compliance.

#### **No Legal, Tax, or Accounting Advice**

Beyond the Coverage, LLC does not provide legal, tax, or accounting advice. All compliance-related guidance is educational in nature.



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### **Reliance on Third Parties**

We rely on information provided by insurance carriers, third-party administrators, payroll vendors, technology platforms, and clients. We are not responsible for errors or omissions originating from these sources.

### **Client Decision Responsibility**

All decisions regarding plan selection, contributions, eligibility, and administration remain the sole responsibility of the employer.

### **No Fiduciary Status**

Unless explicitly agreed to in writing, Beyond the Coverage, LLC does not act as an ERISA fiduciary and assumes no fiduciary responsibility.

### **Additional Limitation of Liability**

Beyond the Coverage, LLC is not liable for:

- Regulatory penalties or fines
- Loss of tax advantages
- Coverage gaps or claim denials
- Outcomes based on client or third-party information



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## **Indemnification (Professional Services)**

Clients agree to indemnify and hold harmless Beyond the Coverage, LLC from claims arising out of employer decisions, non-compliance, or inaccurate information.

## **16. No Quote or Binding Coverage Disclaimer**

Information provided on this website, including plan summaries, benefit comparisons, or estimated pricing, is for informational purposes only and does not constitute:

- A binding insurance quote
- An offer of coverage
- A guarantee of eligibility, rates, or benefits

All quotes and illustrations are non-binding and subject to change based on underwriting, final application details, and applicable regulations.

Coverage is not in effect unless and until:

- An application is submitted and approved by the insurance carrier, and
- The required premium is paid

Users should rely only on final policy documents issued by the insurance carrier.



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## **17. Contact Information**

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