

TERMS & CONDITIONS AGREEMENT

INDEPENDENT INSURANCE BROKERAGE & FIELD UNDERWRITING OPERATIONS

Entity: Resendez Life Group, LLC

Effective Date: February 06, 2026

1. INDEPENDENT BROKERAGE STATUS & SCOPE OF AGREEMENT

This Terms and Conditions Agreement ("Agreement") governs the access and use of online platforms, quote request tools, and application submission portals operated by **Resendez Life Group, LLC** ("Company", "we", "us"), along with its subsidiary domain entities. Resendez Life Group, LLC operates strictly as an **independent insurance brokerage and agency**. We represent multiple third-party life insurance carriers; we are not an insurance underwriting carrier ourselves. By utilizing **www.resendezlifegroup.com** or **www.davidresendez.info**, you ("Applicant", "User") agree to the terms outlined herein.

BROKERAGE ENTITY & DOMAIN COVERAGE

Primary Brokerage Entity:

Resendez Life Group, LLC

Domain: www.resendezlifegroup.com

Licensed Representative Domain:

David Resendez

Domain: www.davidresendez.info

2. INSURANCE QUOTE REQUESTS & PRELIMINARY SUBMISSIONS

All rate quotes, coverage estimates, and policy illustrations displayed on our websites or communicated by our representatives are preliminary, non-binding estimates based on information provided voluntarily by the applicant. Premium rates presented during initial quote inquiries are subject to change based on official carrier underwriting criteria, medical record reviews, physical examinations, and final carrier approval.

3. AUTHORIZATION FOR COLLECTION & SUBMISSION OF APPLICANT DATA

By completing a quote request form, mortgage protection inquiry, or insurance application on our websites, you expressly authorize Resendez Life Group, LLC and its licensed agents to collect voluntarily submitted personal, medical history, lifestyle, and financial information necessary for pre-qualification, and to transmit your data to third-party insurance carriers or BGAs.

4. ACCURACY OF INFORMATION PROVIDED BY APPLICANT

You acknowledge that all information provided during the quote and application process must be truthful, complete, and accurate. Inaccurate or fraudulent statements regarding medical history, tobacco use, high-risk activities, or financial status may result in policy declination, premium rating adjustments, or coverage rescission.

5. CARRIER UNDERWRITING & THIRD-PARTY PRIVACY POLICIES

Resendez Life Group, LLC facilitates policy placement but does not render final underwriting decisions or issue contracts. Once your application is transmitted to an insurance carrier, the processing of your data is governed by the specific carrier's privacy policy and underwriting disclosures.

6. MINORS & CHILDREN'S ONLINE PRIVACY (COPPA COMPLIANCE)

Our websites and quote request platforms are designed for legal adults seeking insurance products. We do not knowingly collect personal information from children under the age of 13 without explicit parental consent.

7. DISCLAIMER OF INSURANCE CARRIER GUARANTEES

RESENDEZ LIFE GROUP, LLC MAKES NO GUARANTEE THAT ANY APPLICANT WILL BE APPROVED FOR COVERAGE OR QUALIFY FOR SPECIFIC PREFERRED PREMIUM RATES. ISSUANCE OF INSURANCE COVERAGE IS AT THE SOLE DISCRETION OF THE UNDERWRITING INSURANCE CARRIER. WEBSITE CONTENT, ARTICLES, AND EXPLANATIONS DO NOT CONSTITUTE LEGAL, TAX, OR FORMAL FINANCIAL ADVICE.

8. LIMITATION OF BROKERAGE LIABILITY

IN NO EVENT SHALL RESENDEZ LIFE GROUP, LLC, ITS OFFICERS, EMPLOYEES, OR INDEPENDENT BROKERS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES RESULTING FROM CARRIER UNDERWRITING DELAYS, CARRIER DECLINATIONS, POLICY RESCISSIONS, OR TECHNICAL ISSUES ARISING FROM DATA TRANSMISSION. OUR TOTAL LIABILITY IS LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

9. REVISIONS & GOVERNING LAW

Resendez Life Group, LLC reserves the right to modify these Terms and Conditions at any time. Updated versions will be posted to this page with an updated effective date. This Agreement shall be governed by and construed in accordance with the laws of the **State of Texas**, without regard to conflict of law principles.

10. CONTACT & COMPLIANCE INFORMATION

BROKERAGE COMPLIANCE & CLIENT SERVICES

Resendez Life Group, LLC

Managing Principal / Data Controller: David Resendez

Mailing Address: 13219 Regency Frst, San Antonio, Texas 78249, USA

Telephone: (210) 550-1381 | **Email:** david@resendezlifegroup.com

Opt-Out & Data Rights Requests: unsubscribe@resendezlifegroup.com