# Athena Insurance and Financial Services, P.O. Box 390, Pine Grove CA 95665 Phone 209 223-1870 Fax 209-223-3227 / CA #0588228

**Standard Broker Fee Agreement and Disclosure**

Note: Insurance Laws require we disclose to you how the cost of insurance is "broken-down" as such we are disclosing "premiums, taxes, and fees associated with your purchase.

# ATHENA'S BROKERS FEES ARE 100% FULLY EARNED AND ARE AS FOLLOWS:

Parties to this agreement are Athena Insurance and Financial Services Client who's name appears here:

Client hereby appoints Broker as Client's Insurance Broker of Record effective:

Broker agrees to represent Client honestly and competently in confidentiality

Agreed

Client Agrees to pay Broker fee for Broker's services and deemed fully earned

# INSURANCE CARRIER'S PREMIUMS

"Premiums to Insurance carrier: Total of **premiums**

# MANAGING AGENTS FEES AND INSURANCE TAXES

**Total Premium and Broker fee:**

**MGA BROKER FEE & INSPECTION FEES**

**INSURANCE PREMIUM TAXES AND STAMP FEE**

**PAID IN FULL OPTION**

If payment in full, this includes all premiums, taxes, mga fees and Athena Broker fee the total is:

If paying by credit, debit or Paypal add 3% for our merchant fee. We will invoice by email thru Paypal

Paid in Full total with Paypal merchant fee (if paying by debit card)

**PARTIAL PAYMENT OPTION**

Partial payment - includes, 25 %premium, all taxes, mga fees and Athena Insurance broker fee

If paying by credit, debit or Paypal add 3% for our merchant fee. We will invoice by email thru Paypal

Deposit required for down

Both payment options require a minimum of 25% of the premium is fully earned. 100% of fees are fully earned. For example;

say the "premium" equals $1,000.00 and their fees are $150.00. If you cancel early $250.00 of premium plus their $150.00 fee  is not refundable.

Signature Print Name

Please note coverage is not bound until we provide you with written notice. In some cases this can take up to 24 hours or longer during regular business days. We will notify you when coverage is bound. Coverage is not bound at this time.