

Terms of Service

Effective Date: July 23 2026

Welcome to **Agent Transfer Machine** ("Company," "we," "our," or "us"). By creating an account, funding your wallet, purchasing live transfers, or using any of our services, you ("Buyer," "Agent," "Customer," or "User") agree to be legally bound by these Terms of Service.

If you do not agree to these Terms, you may not use our platform or purchase live transfers.

1. Our Service

Agent Transfer Machine is a technology platform that connects consumers seeking information regarding life insurance with independently licensed insurance professionals.

Our sole service is facilitating the transfer of inbound telephone calls from consumers requesting information about life insurance to participating insurance agents.

Agent Transfer Machine:

- Is **not** an insurance agency.
- Does **not** sell insurance.
- Does **not** provide insurance advice.
- Does **not** recommend any insurance product.
- Does **not** represent buyers or consumers.
- Does **not** negotiate insurance policies.
- Does **not** participate in the sales process after a call transfer.
- Wallet balances are **not bank accounts**.
- Wallet balances **do not earn interest**.
- Wallet funds **cannot be transferred to another user**.
- Wallet funds **may only be used to purchase live transfers through Agent Transfer Network**.

Once a live transfer has been completed, Agent Transfer Machine has no involvement in any communication, transaction, recommendation, sale, or relationship between the consumer and the receiving insurance agent.

2. Eligibility

To use this platform, every buyer must:

- Be at least eighteen (18) years old.
- Be legally authorized to conduct business in the United States.
- Hold all licenses required to sell life insurance in every state where they accept transfers.
- Maintain all required appointments, certifications, registrations, and continuing education.
- Comply with all federal, state, and local laws.

The Company may request proof of licensing at any time.

Failure to provide proof may result in immediate suspension or termination.

3. Licensing Responsibility

The Buyer represents and warrants that:

- Their insurance license is active.
- Their license remains in good standing.
- They possess all required carrier appointments.
- They are legally authorized to sell any insurance products discussed during transferred calls.

The Buyer is solely responsible for maintaining all required licenses.

Agent Transfer Machine assumes no responsibility for verifying ongoing licensing status.

4. Independent Parties

Buyers are independent contractors.

Nothing contained in these Terms creates:

- employment,
- agency,
- partnership,

- joint venture,
- franchise,
- brokerage relationship,
- fiduciary relationship,
- or any similar legal relationship.

Each Buyer operates independently.

5. Wallet Funding

The platform operates on a prepaid wallet system.

Before receiving live transfers, Buyers must maintain sufficient available funds in their wallet.

If the wallet balance is insufficient, the Buyer will not receive transfers.

The Company may suspend call routing until sufficient funds are available.

Wallet balances are non-interest-bearing.

6. Pricing

The Company determines transfer pricing at its sole discretion.

Pricing may change at any time without prior notice.

Current pricing will be displayed within the platform.

7. Successful Transfer

A transfer is considered successfully delivered once a live consumer has been connected to the Buyer according to the Company's routing system.

The Buyer understands that Agent Transfer Machine does not guarantee:

- a sale,

- an appointment,
- policy issuance,
- consumer eligibility,
- consumer purchasing ability,
- consumer honesty,
- consumer availability after the transfer,
- future communications.

Payment is for the transfer itself—not for any guaranteed business outcome.

8. No Guarantee

Agent Transfer Machine makes no guarantee regarding:

- conversion rates,
- closing percentages,
- commissions,
- policy approvals,
- underwriting results,
- policy retention,
- return on investment,
- revenue,
- profitability.

Every insurance sale depends upon the Buyer, the consumer, underwriting, carrier requirements, and numerous factors outside our control.

9. Consumer Information

Consumers voluntarily request information regarding life insurance.

Agent Transfer Machine does not guarantee:

- accuracy,
- completeness,
- financial qualification,
- insurability,
- eligibility,

- purchasing intent.

The Buyer is solely responsible for verifying all consumer information.

10. Compliance

The Buyer agrees to comply with all applicable laws, including but not limited to:

- insurance regulations,
- consumer protection laws,
- telemarketing regulations,
- privacy laws,
- TCPA,
- Do Not Call requirements,
- state insurance laws,
- recording disclosure laws,
- licensing laws.

The Buyer bears sole responsibility for legal compliance.

11. Buyer's Responsibility

After accepting a transfer, the Buyer assumes full responsibility for:

- all communications,
- all recommendations,
- all insurance advice,
- all quotations,
- all applications,
- all policy sales,
- all disclosures,
- all compliance obligations,
- all recordkeeping.

Agent Transfer Machine has no control over the Buyer's conduct after the transfer.

12. No Liability for Buyer's Conduct

Agent Transfer Machine shall not be liable for any act or omission of any Buyer.

This includes, without limitation:

- insurance advice,
- product recommendations,
- policy sales,
- misrepresentations,
- negligence,
- fraud,
- omissions,
- licensing violations,
- regulatory actions,
- lawsuits,
- consumer complaints.

The Buyer is solely responsible for their own conduct.

13. Indemnification

The Buyer agrees to defend, indemnify, and hold harmless Agent Transfer Network, its owners, officers, employees, contractors, affiliates, successors, and assigns from any claims, damages, penalties, investigations, judgments, settlements, losses, costs, or attorney's fees arising out of:

- the Buyer's actions,
- insurance sales,
- regulatory violations,
- licensing violations,
- consumer complaints,
- lawsuits,
- negligent acts,
- intentional misconduct,
- breach of these Terms.

This obligation survives termination.

14. No Warranty

Services are provided "AS IS" and "AS AVAILABLE."

The Company disclaims all warranties, including but not limited to:

- merchantability,
 - fitness for a particular purpose,
 - uninterrupted availability,
 - error-free operation,
 - guaranteed call quality,
 - guaranteed volume.
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15. Limitation of Liability

To the maximum extent permitted by law, Agent Transfer Network shall not be liable for any:

- indirect damages,
- lost profits,
- lost commissions,
- business interruption,
- lost opportunities,
- consequential damages,
- punitive damages,
- special damages,
- incidental damages.

The Company's total liability shall never exceed the total amount paid by the Buyer for transfers during the thirty (30) days immediately preceding the event giving rise to the claim.

16. Refund Policy

Unless expressly stated otherwise in writing, all wallet deposits and payments are final.

The Company may, in its sole discretion, issue credits or refunds under exceptional circumstances.

17. Fraud Prevention

Agent Transfer Machine reserves the right to:

- suspend accounts,
 - terminate accounts,
 - refuse service,
 - reject transfers,
 - investigate suspicious activity,
 - require identity verification,
 - require license verification,
 - report unlawful conduct.
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18. Intellectual Property

All software, trademarks, branding, logos, graphics, website content, routing technology, and platform features remain the exclusive property of Agent Transfer Network.

No rights are transferred except the limited right to use the platform.

19. Account Termination

The Company may suspend or terminate any account at any time, with or without notice, including for:

- violation of these Terms,
 - suspected fraud,
 - licensing issues,
 - abusive behavior,
 - misuse of the platform,
 - legal compliance concerns.
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20. Governing Law

These Terms shall be governed by the laws of the State in which Agent Transfer Machine is organized, without regard to conflict-of-law principles.

21. Dispute Resolution

Any dispute arising from these Terms shall first be submitted to good-faith negotiation.

If unresolved, disputes shall be resolved through binding arbitration, except where prohibited by applicable law.

Each party shall bear its own legal fees unless otherwise awarded by the arbitrator.

22. Entire Agreement

These Terms constitute the complete agreement between the parties and supersede all prior agreements, understandings, or communications relating to the services.

23. Severability

If any provision is found unenforceable, the remaining provisions shall remain in full force and effect.

24. Changes to Terms

Agent Transfer Network may modify these Terms at any time.

Continued use of the platform after updated Terms become effective constitutes acceptance of those changes.

25. Contact Information

Agent Transfer Machine

Email: support@gargoinsurance.com

Website: <https://live-transfers-fex.lovable.app/>

ACKNOWLEDGMENT

By creating an account, funding a wallet, accepting live transfers, or using the Agent Transfer Machine platform, the Buyer acknowledges that they have read, understood, and agree to be bound by these Terms of Service.