



FRANCHISE DISCLOSURE DOCUMENT

BRIGHTWAY INSURANCE, INC.

a Florida corporation
3733 West University Boulevard, Suite 100
Jacksonville, Florida 32217
Telephone: (904) 764-9554
Facsimile: (904) 764-9517
franchise@brightway.com; www.brightway.com

The franchisee (“Associate Agency Owner” or “AAO”) will operate a Brightway Insurance Agency (“Associate Agency” or “Agency”) which will primarily engage in the business of selling, servicing and delivering property and casualty insurance policies, but which may also offer certain other insurance services to its clients. As an AAO, you will enter into an Associate Agency Owner Agreement (“AAO Agreement”) with us.

The total investment necessary to begin operation of a Brightway franchised business is \$115,200 to \$181,000. This includes \$45,000 to \$60,000 that must be paid to the franchisor or its affiliate(s). We also offer qualified individuals who already own and operate an independent insurance agency that meets our-then-current conversion criteria the right to convert their existing business (the “Existing Business”) into a Brightway Associate Agency. The total investment necessary to convert an Existing Business into a Brightway franchised business is \$104,000 to \$146,500. This includes \$45,000 to \$60,000 that must be paid to the franchisor or its affiliates. This range does not include amounts you would otherwise pay in the normal operation of your Existing Business.

We also offer qualified individuals the right to own and operate multiple Agencies in a designated development area by entering into an Area Development Agreement. The total initial investment necessary to begin operating under an Area Development Agreement will vary depending on the number of Agencies to be opened in your designated area (a “Development Area”). You will generally commit to opening between two and five Agencies under an Area Development Agreement. The total estimated initial investment to begin operation of the first Agency under an Area Development Agreement where you commit to opening three Agencies (and there are no existing Agencies in your state) ranges from \$180,200 to \$231,000, which includes \$110,000 you must pay to the franchisor or its affiliates.

This Disclosure Document summarizes certain provisions of your franchise agreement and other information in plain English. Read this Disclosure Document and all accompanying agreements carefully. You must receive this Disclosure Document at least 14 calendar days before you sign a binding agreement with, or make any payment to, us or our affiliates in connection with the proposed franchise sale. **Note, however, that no governmental agency has verified the information contained in this document.**

You may wish to receive your Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact Michael A. Miller, Vice Chairman, Brightway Insurance, Inc., 3733 West University Boulevard, Suite 100, Jacksonville, Florida 32217, (904) 764-9554.

The terms of your franchise agreement and, if applicable, your conversion addendum will govern your franchise relationship. Don’t rely on the Disclosure Document alone to understand your franchise agreement. Read all of your franchise agreement carefully. Show your franchise agreement and this Disclosure Document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this Disclosure Document can help you make up your mind. More information on franchising, such as “[A Consumer’s Guide to Buying a Franchise](#),” which can help you understand how to use this Disclosure Document, is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, D.C. 20580. You can also visit the FTC’s home page at www.ftc.gov for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them. **Issuance Date: April 16, 2015.**

STATE COVER PAGE

Your state may have a franchise law that requires us to register or file with a state franchise administrator before offering or selling franchises in your state. REGISTRATION OF THIS FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state administrators listed in Exhibit J of this Disclosure Document or your public library for sources of information about us or franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU HAVE TO ACCEPT IN ORDER TO RENEW.

Please consider the following RISK FACTORS before you buy this franchise:

1. AT OUR OPTION, THE FRANCHISE AGREEMENT (WHICH WE REFER TO AS THE “AAO AGREEMENT”) AND AREA DEVELOPMENT AGREEMENT REQUIRE YOU TO RESOLVE ALL DISPUTES WITH US BY MEDIATION OR LITIGATION ONLY IN FLORIDA. OUT OF STATE MEDIATION OR LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO MEDIATE OR LITIGATE WITH US IN FLORIDA THAN IN YOUR OWN STATE.
2. THE AAO AGREEMENT AND AREA DEVELOPMENT AGREEMENT STATE THAT FLORIDA LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
3. YOUR SPOUSE MUST ALSO SIGN A GUARANTY MAKING YOUR SPOUSE JOINTLY AND INDIVIDUALLY LIABLE FOR YOUR FINANCIAL OBLIGATIONS UNDER THE AGREEMENT. THE GUARANTY WILL PLACE YOUR SPOUSE’S MARITAL AND PERSONAL ASSETS AT RISK IF YOUR FRANCHISE FAILS.
4. FAILURE TO COMPLETE INITIAL TRAINING TO OUR SATISFACTION MAY RESULT IN TERMINATION OF THE AAO AGREEMENT.
5. YOU WILL NOT RECEIVE AN EXCLUSIVE TERRITORY. YOU MAY FACE COMPETITION FROM OTHER FRANCHISEES, OR FROM OUTLETS OWNED BY US OR OUR AFFILIATES.
6. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

We may use the services of one or more FRANCHISE BROKERS or referral sources to assist us in selling our franchise. A franchise broker or referral source represents us, not you. We pay this person a fee for selling our franchise or referring you to us. You should be sure to do your own investigation of the franchise.

[Effective Dates in the Registration States are Listed on the Following Page.]

BRIGHTWAY INSURANCE, INC.
STATE EFFECTIVE DATES – 2015

CALIFORNIA	PENDING
FLORIDA	APRIL 5, 2015
HAWAII	NOT REGISTERED
ILLINOIS	PENDING
INDIANA	PENDING
KENTUCKY	REGISTERED (ONE TIME FILING)
MARYLAND	PENDING
MICHIGAN	JANUARY 31, 2015
MINNESOTA	PENDING
NEBRASKA	REGISTERED (ONE TIME FILING)
NEW YORK	PENDING
NORTH DAKOTA	PENDING
RHODE ISLAND	PENDING
SOUTH DAKOTA	PENDING
TEXAS	REGISTERED (ONE TIME FILING)
UTAH	APRIL 23, 2014
VIRGINIA	PENDING
WASHINGTON	PENDING
WISCONSIN	PENDING

For all other states, the effective date of this Franchise Disclosure Document is the issuance date of April 16, 2015.

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