



## FRANCHISE DISCLOSURE DOCUMENT

### **JUST INSURANCE BROKERS, Inc.**

A Florida Corporation  
1200 NW 78<sup>th</sup> Ave. Suite 105  
Miami, Florida 33126  
Phone: (305) 418-4701

[jib@jibfl.net](mailto:jib@jibfl.net) [www.justinsurancebrokers.com](http://www.justinsurancebrokers.com)

## **JUST INSURANCE BROKERS™**

As a franchisee, you will manage a general lines, property and casualty insurance agency business under the Just Insurance Brokers trademark and system.

The total initial investment necessary to begin operation of a JUST INSURANCE BROKERS franchise ranges from \$50,000 to \$60,000. This amount includes \$20,000 that must be paid to the franchisor as an initial franchise fee.

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, the franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no government 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 Sandro B. Hadjez at 1200 NW 78<sup>th</sup> Ave. Suite 105, Miami, Florida 33126, 305-418-4701.

The terms of your contract will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read your entire contract carefully. Show your contract 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, DC 20580. You can also visit the FTC's home page at [www.ftc.gov](http://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: **February 10, 2014**

Just Insurance Brokers, Inc. 1200 NW 78<sup>th</sup> Avenue, Suite 105 Doral, Florida 33126

February 10, 2014

Page 1 of 27

## TABLE OF CONTENTS

<u>ITEM No.</u>	<u>ITEM NAME</u>	<u>PAGE</u>
1	FRANCHISOR AND ANY PARENTS, PREDECESSORS AND AFFILIATES	1
2	BUSINESS EXPERIENCE	2
3	LITIGATION	3
4	BANKRUPTCY	3
5	INITIAL FEES	3
6	OTHER FEES	3
7	ESTIMATED INITIAL INVESTMENT	4
8	TESTRICITONS ON SOURCES OF PRODUCTS AND SERVICES	5
9	FRANCHISEE'S OBLIGATIONS	8
10	FINANCING	10
11	FRANCHISOR'S ASSITANCE, ADVERTISING, CUMPUTER SYSTEMS AND TRAINING	12
12	TERRITORY	17
13	TRADEMARKS	17
14	PATENTS, COPYRIGHTS, AND PROPRIETARY INFORMATON	19
15	OBLIGATION TO PARTICIPATE IN THE ACTUAL OPERATION OF THE FRANCHISED BUSINESS	20
16	RESTRICTIONS ON WHAT THE FRANCHISEE MAY SELL	20
17	RENEWAL, TERMINATION, TRANSFER, AND DISPUTE RESOLUTION	21
18	PUBLIC FIGURES	22
19	FINANCIAL PERFORMANCE REPRESENTATIONS	23
20	OUTLETS AND FRANCHISEE INFORMATION	25
21	FINANCIAL STATEMENTS	26
22	CONTRACTS	26
23	RECEIPT	27

### EXHIBITS

EXHIBIT A	STATE AGENCIES AND ADMINISTRATORS / AGENTS FOR SERVICE OF PROCESS
EXHIBIT B	FRANCHISE AGREEMENT
EXHIBIT C	TABLE OF CONTENTS OF OPERATIONS MANUAL
EXHIBIT D	FRANCHISEE DISCLOSURE QUESTIONNAIRE
EXHIBIT E	RECEIPT

Just Insurance Brokers, Inc. 1200 NW 78<sup>th</sup> Avenue, Suite 105 Doral, Florida 33126

February 10, 2014

Page 2 of 27

## Item 1

### THE FRANCHISOR AND ANY PARENTS, PREDECESSORS AND AFFILIATES

To simplify the language in this Franchise Disclosure Document (“FDD”), “we”, “us”, or “our” means the franchisor, JUST INSURANCE BROKERS and “you” means the franchisee that purchases the franchise business. In the case where franchisee is an individual and, said individual is married, then “you” includes your spouse. We will allow ownership of franchises by a business entity so long as all requirements pertaining to business entity are strictly followed and you are a majority owner in said business entity during the Term of the Agreement, but you will still be personally accountable for all commitments imposed on you under the franchise agreement.

**The Franchisor, Its Parent, Predecessor and Affiliates.** JUST INSURANCE BROKERS, INC. (“JIB”) is a Florida corporation, incorporated on October 31, 2013. Our principal business address is 1200 NW 78th Ave. Suite 105, Miami, FL 33126. Our agents for service of process are disclosed in Exhibit “A”. We conduct business as JUST INSURANCE BROKERS, and under any other name(s). We are related through common ownership to The Hadjez Trading Group, Inc. d/b/a Just Insurance Brokers, a Florida corporation, incorporated on June 24, 1993. The business system that forms the basis for the franchise program described in this FDD was developed by JIB. We presently have no franchise offices conducting a business similar to that offered in this FDD in Florida. We do not have any predecessors. We have 1 affiliate: Trust Premium Finance, LLC. (“Trust”), a Florida limited liability company incorporated on June 25, 2013. This company has a principal business address of 1200 NW 78th Avenue, Suite 104, Doral, FL 33126. Trust is an insurance premium finance company.

**JUST INSURANCE BROKERS Business.** We provide and sell JIB franchises described in this FDD. We began offering these franchises as of January, 2014. We currently don’t conduct any other business and don’t operate the business being franchised (although Hadjez Trading Group d/b/a Just Insurance Brokers operates an insurance agency). We have never offered franchises in other lines of business and, as of the date of this FDD, we have no franchisees in operation.

**The JUST INSURANCE BROKERS Franchise.** Under the JIB Franchise Agreement (the “Franchise Agreement”), which is Exhibit “B” to this FDD, you will be granted the right to manage a general lines, property and casualty insurance agency (the “Franchised Business”) from a specified location (the “Location”), provided you are qualified.

The Franchise Agreement gives you the right to manage the Franchised Business under the name and service mark “JUST INSURANCE BROKERS” and other trademarks, service marks, trade names, logotypes, designs, and symbols selected by us (all referred to as the “Proprietary Marks”). The franchisee must operate in accordance with the standards and procedures designated by us (the “System”).

**Laws and Regulations.** The Franchised Business is subject to insurance licensing requirements, in addition to the laws and regulations that apply to businesses generally. Insurance licensing requirements vary from state to state, but in Florida, you will need to qualify for and obtain a general lines, property and casualty License (a Florida Resident 2-20 General Lines License).

Just Insurance Brokers, Inc. 1200 NW 78<sup>th</sup> Avenue, Suite 105 Doral, Florida 33126

February 10, 2014

Page 3 of 27

This is a document preview downloaded from FranchisePanda.com. The full document is available for free by visiting: <https://franchisepanda.com/franchises/just-insurance-brokers>