

FRANCHISE DISCLOSURE DOCUMENT



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As an owner of a *We Insure™* agency franchise, you will operate an insurance agency under the name *We Insure™*. You will engage in the business of selling and servicing property and casualty insurance policies and offering certain other insurance services to the general public using our franchise system. As a *We Insure™* agency franchisee, you will enter into a franchise agreement, which we refer to as an Agency Owner Agreement, with us.

The total investment necessary to begin operation as a single *We Insure™* agency franchise ranges between approximately \$61,600 to \$121,000. This includes the initial franchise fee of \$40,000 that must be paid to us or our affiliate before opening.

This franchise disclosure document summarizes certain provisions of your Agency Owner Agreement and other information in plain English. Read this franchise disclosure document and all agreements carefully. You must receive this franchise 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 franchise disclosure document in another format that is more convenient to you. To discuss the availability of disclosures in different forms, contact us at franchise@weinsuregroup.com and (904) 288-8978.

The terms of your Agency Owner Agreement will govern your franchise relationship. Do not rely on this franchise disclosure document alone to understand your contract. Read all of your 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 franchise 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 franchise 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 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. You should only rely on the information contained in this franchise disclosure document.

We have not authorized any other person to provide you with information different than the information contained in this franchise disclosure document. The information in this franchise disclosure document is complete and accurate as of the Issuance Date on this front cover, although some of the information may have changed since that date.

Issuance Date: December 1, 2014

STATE COVER PAGE

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

Call the state franchise administrators listed in Exhibit “G” 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 MIGHT HAVE TO ACCEPT IN ORDER TO RENEW.

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

- (1) THE AGENCY OWNER AGREEMENT REQUIRES YOU TO ATTEMPT TO RESOLVE DISPUTES WITH US BY MEDIATION ONLY IN FLORIDA. OUT OF STATE MEDIATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO MEDIATE WITH US IN FLORIDA THAN IN YOUR OWN STATE.
- (2) ANY DISPUTES WITH US NOT SUBJECT TO MEDIATION MUST BE RESOLVED BY LITIGATION ONLY IN FLORIDA. IT MAY COST YOU MORE TO LITIGATE WITH US IN FLORIDA THAN IN YOUR OWN STATE.
- (3) THE AGENCY OWNER AGREEMENT STATES THAT FLORIDA LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS YOUR LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
- (4) WE MAY REQUIRE THE FRANCHISEE’S PRINCIPAL AND EQUITY OWNERS TO EXECUTE A PERSONAL GUARANTEE MAKING SUCH PERSONS JOINTLY AND SEVERALLY LIABLE FOR ALL OBLIGATIONS OF THE FRANCHISEE UNDER THE AGENCY OWNER AGREEMENT. THIS PLACES THE PERSONAL ASSETS OF SUCH INDIVIDUALS AT RISK.
- (5) THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

We currently do not use the services of franchise brokers.

**(SEE EXHIBIT “F” FOR STATE SPECIFIC ADDENDA AND RIDERS)
(FOR STATE SPECIFIC EFFECTIVE DATES, SEE EXHIBIT “H”)**

FOR NEW YORK TRANSACTIONS ONLY:

THE FRANCHISOR MAY, IF IT CHOOSES, NEGOTIATE WITH YOU ABOUT ITEMS COVERED IN THIS FRANCHISE DISCLOSURE DOCUMENT. HOWEVER, THE FRANCHISOR CANNOT USE THE NEGOTIATING PROCESS TO PREVAIL ON THE PROSPECTIVE FRANCHISEE TO ACCEPT TERMS WHICH ARE LESS FAVORABLE THAN THOSE SET FORTH IN THIS FRANCHISE DISCLOSURE DOCUMENT.

**FRANCHISE DISCLOSURE DOCUMENT
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APPLICABLE STATE LAW MAY REQUIRE ADDITIONAL DISCLOSURES RELATED TO THE INFORMATION CONTAINED IN THE FRANCHISE DISCLOSURE DOCUMENT OR STATE SPECIFIC AMENDMENTS TO THE AGENCY OWNER AGREEMENT. THESE ADDITIONAL DISCLOSURES OR STATE SPECIFIC AMENDMENTS TO THE AGENCY OWNER AGREEMENT, IF ANY, APPEAR IN THE STATE ADDENDA AND RIDERS ATTACHED AS EXHIBIT “G” TO THE FRANCHISE DISCLOSURE DOCUMENT.

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