

INTERMOUNTAIN INSURANCE

WEBSITE TERMS OF USE

Effective Date: August 27, 2026

Last Updated: August 27, 2026

Welcome to the website of Intermountain Insurance, LLC ("Intermountain Insurance," "we," "us," or "our").

These Terms of Use govern your access to and use of this website. By using this website, you agree to these Terms of Use.

If you do not agree with these terms, please do not use the website.

1. About Intermountain Insurance

Intermountain Insurance is an independent insurance agency providing insurance information, guidance, quoting, enrollment assistance, and related services.

Our website currently provides information concerning products and services that may include:

- Medicare-related insurance coverage
- Individual and family health insurance
- Oregon Health Insurance Marketplace coverage
- Dental insurance
- Employer group health insurance
- Employee group benefits

The availability of products and services depends upon factors including geographic location, insurance carrier availability, licensing, eligibility, and applicable law.

2. Website Information Is Educational

Information provided on this website is intended for general informational and educational purposes.

Website content is not itself:

- An insurance policy
- An insurance binder
- A guarantee of coverage
- An eligibility determination
- A guarantee of premium or benefits
- Legal advice
- Tax advice
- Medical advice
- Financial advice

Insurance decisions should be based upon the actual policy documents, evidence of coverage, summary of benefits and coverage, carrier materials, Marketplace or Medicare information when applicable, and your individual circumstances.

3. No Insurance Coverage Is Bound Through General Website Use

Insurance coverage is not bound merely by visiting this website, submitting a contact form, requesting a quote, uploading information, scheduling an appointment, sending an email, speaking with an insurance producer, or completing an application.

Coverage becomes effective only when all applicable requirements have been satisfied and coverage has been issued, confirmed, or made effective by the applicable insurance carrier or other authorized entity.

Do not cancel existing insurance coverage based solely upon a quote, application, or communication with Intermountain Insurance.

You should receive confirmation that replacement or new coverage is effective before terminating existing coverage.

4. Quotes and Estimates

Insurance quotes, premium estimates, subsidy estimates, benefit comparisons, and similar information are preliminary unless otherwise expressly stated.

Actual premiums, benefits, deductibles, copayments, coinsurance, provider networks, prescription formularies, eligibility, effective dates, and other coverage terms are determined by the applicable insurance carrier, Marketplace, government program, or other authorized organization.

Quotes may change based upon:

- Information provided by the applicant
- Eligibility
- Geographic location
- Household composition
- Income
- Effective date
- Carrier rate changes
- Plan availability
- Government program requirements
- Other factors applicable to the coverage

Intermountain Insurance cannot guarantee that a preliminary quote will remain available or unchanged.

5. Policy and Plan Documents Control

We make reasonable efforts to accurately describe insurance options.

However, if information provided on this website or by Intermountain Insurance differs from an insurance policy, certificate, evidence of coverage, carrier contract, Summary of Benefits and Coverage, Medicare plan document, Marketplace determination, or other official governing document, the applicable official document controls.

Provider directories and prescription formularies can change. When a particular physician, hospital, pharmacy, medication, or other provider is important to your decision, you should verify current participation or coverage with the insurance carrier or provider before enrolling and before obtaining non-emergency services.

6. Marketplace Information

Intermountain Insurance may provide assistance concerning individual and family health coverage available through the Oregon Health Insurance Marketplace or other applicable Marketplace enrollment systems.

Eligibility for premium tax credits, cost-sharing reductions, Oregon Health Plan, OHP Bridge, Special Enrollment Periods, or other programs is determined by the applicable government agency or authorized Marketplace - not by Intermountain Insurance.

Marketplace rules, eligibility requirements, enrollment systems, premiums, and financial assistance may change.

7. Medicare Information

Intermountain Insurance may provide information concerning Medicare-related insurance products.

Intermountain Insurance is not Medicare or the Centers for Medicare & Medicaid Services.

Eligibility for Original Medicare and government-administered Medicare benefits is determined by the applicable federal agencies.

Medicare Advantage, Medicare Supplement, and Medicare prescription drug plans are offered by private insurance companies subject to applicable Medicare requirements.

Plan availability, premiums, benefits, networks, formularies, and service areas may change from year to year.

8. No Government Affiliation

Intermountain Insurance is an independent insurance agency.

Unless expressly stated otherwise, Intermountain Insurance is **not affiliated with, endorsed by, or connected with**:

- Medicare
- The Centers for Medicare & Medicaid Services
- The Social Security Administration
- HealthCare.gov
- The Oregon Health Insurance Marketplace
- The Oregon Health Authority
- The Oregon Department of Consumer and Business Services
- Any other federal, state, or local government agency

References or links to government programs or websites are provided for informational purposes and do not imply government endorsement.

9. Information You Submit

You agree to provide information that is accurate to the best of your knowledge when requesting quotes, applying for coverage, or asking Intermountain Insurance to assist you.

Insurance eligibility, premiums, financial assistance, and coverage may depend upon the accuracy and completeness of information provided.

You should promptly notify Intermountain Insurance or the applicable carrier, Marketplace, or program when information relevant to an application or coverage changes.

Please do not submit Social Security numbers, detailed medical records, financial account information, passwords, or other highly sensitive information through general website forms or ordinary email unless specifically instructed to use an appropriate secure method.

Our collection and use of personal information is further described in our Privacy Policy.

10. Employer and Group Information

Employers using this website to request group insurance quotes are responsible for providing information they are authorized to provide.

Employers should not include Social Security numbers, medical histories, or unnecessary sensitive information in preliminary employee census submissions.

Group insurance quotes remain subject to carrier eligibility, participation, contribution, underwriting or rating rules where applicable, and other carrier requirements.

A proposal does not create or bind group insurance coverage.

11. Electronic Communications

When you submit a website form, send us an email, or otherwise communicate electronically, you consent to receiving responsive communications electronically.

Ordinary email and general website communications may not be appropriate for highly sensitive information.

You are responsible for maintaining the security of your own email account and devices.

12. Third-Party Websites and Services

This website may link to websites or services operated by:

- Insurance companies
- Government agencies
- Medicare
- Health insurance Marketplaces
- Provider networks
- Pharmacies
- Enrollment platforms
- Scheduling services
- Other third parties

These websites and services are operated independently of Intermountain Insurance.

We are not responsible for the content, availability, privacy practices, security, accuracy, or operation of third-party websites.

A link does not necessarily constitute an endorsement of the third party.

13. Website Accuracy and Availability

We strive to provide useful and accurate information, but insurance regulations, premiums, plans, benefits, provider networks, formularies, enrollment periods, government programs, and other information can change.

We do not warrant that every item on this website will always be current, complete, or error-free.

We may modify, suspend, remove, or discontinue website content or functionality at any time.

14. Intellectual Property

Unless otherwise indicated, original website content created by or for Intermountain Insurance - including text, educational guides, graphics, agency branding, logos, and other materials - is owned by Intermountain Insurance or used with permission.

You may view, download, or print materials for your own personal, noncommercial use.

You may not reproduce, republish, sell, distribute, modify, or commercially exploit Intermountain Insurance's proprietary materials without prior written permission, except as permitted by law.

Third-party trademarks, logos, and materials remain the property of their respective owners.

15. Acceptable Use

You may not use this website to:

- Submit false, fraudulent, or misleading information
- Impersonate another person
- Attempt unauthorized access to the website or related systems
- Introduce malicious software or code
- Interfere with website operation or security
- Harvest personal information
- Use automated systems to scrape or extract website content for commercial purposes without permission
- Violate applicable law
- Infringe the rights of Intermountain Insurance or another person

16. Disclaimer of Warranties

To the extent permitted by applicable law, this website and its general informational content are provided on an "as available" basis.

Intermountain Insurance does not guarantee uninterrupted website availability or that website content will be free from technical errors.

Nothing in this section limits obligations that cannot lawfully be limited or disclaimed.

17. Limitation of Liability

To the extent permitted by applicable law, Intermountain Insurance will not be responsible for indirect, incidental, special, or consequential damages arising solely from the use of or inability to use this website.

This limitation does not apply to liability that cannot lawfully be excluded or limited, nor does it alter any duties Intermountain Insurance may have under applicable insurance, consumer-protection, privacy, or other law.

18. Privacy

Your use of this website is also subject to the Intermountain Insurance Privacy Policy.

The Privacy Policy explains how we collect, use, disclose, and protect personal information associated with the website and our services.

19. Changes to These Terms

We may update these Terms of Use periodically.

Changes will be posted on this website with a revised "Last Updated" date.

Your continued use of the website after revised terms become effective constitutes acceptance of the revised terms to the extent permitted by law.

20. Governing Law

These Terms of Use are governed by the laws of the State of Oregon and applicable federal law, without regard to principles governing conflicts of laws.

Nothing in these Terms changes any rights or remedies available under applicable insurance, privacy, consumer-protection, or other law.

21. Contact Us

Questions about these Terms of Use may be directed to:

Intermountain Insurance, LLC

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Hermiston, OR 97838

Phone: (541) 314-9075

Email: josh@intermountain.insure