

## **Refund and Fee Policy**

### **Please Read Carefully**

Kovalev Insurance Agency does not provide refunds.

Credit card transactions have added fees of 3.25% of the total payment amount.

ACH transactions have added fees of \$ 5.00 per transaction.

Rejected/bounced ACH transactions shall have an additional fee of \$ 25.00 per transaction.

Your use of this Site signifies your understanding and acceptance of the terms of this Refund and Fee Policy.