

## DUAL CAPACITY NON-INSURANCE SERVICES DISCLOSURE AND CLIENT ELECTION

RedZone Retrofit Group, LLC ("RedZone Retrofit") may act in two separate capacities: (1) as a Colorado licensed insurance producer, and (2) as a provider of non-insurance wildfire mitigation, home hardening, and defensible space services.

The Client acknowledges and agrees as follows:

RedZone Retrofit's mitigation services are non-insurance, physical risk reduction services. These services are separate from insurance placement and are not insurance advice, underwriting services, or insurance risk management.

Mitigation services do not involve acting on behalf of any insurer and do not influence insurer underwriting decisions. Mitigation services do not guarantee insurance availability, placement, renewal, pricing, premium discounts, or underwriting outcomes.

The Client is under no obligation to purchase insurance through RedZone Retrofit in order to receive mitigation services. Likewise, insurance placement, if provided, is not conditioned on the purchase of mitigation services. No priority, pricing advantage, or access to insurance is created by purchasing mitigation services.

Fees charged for mitigation services are solely for non-insurance services. No insurer commission or compensation is received in connection with mitigation services. Any insurance commissions are earned only in the insurance producer capacity and are not contingent upon, offset by, or rebated through mitigation fees.

Mitigation services are not offered as an inducement to purchase, renew, or maintain insurance. Any insurance premium discounts are determined solely by insurers, subject to their underwriting guidelines and applicable law.

### Client Election of non-insurance Services

I acknowledge that RedZone Retrofit may act in both an insurance producer capacity and a non-insurance mitigation service capacity, and I voluntarily elect to receive non-insurance mitigation services with the understanding that these services are separate from insurance placement and are not required to obtain insurance.

### Record Retention

This Disclosure will be retained for a minimum of three (3) years following completion of services, in accordance with Colorado law.

Client Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

RedZone Retrofit Group, LLC  
(Insurance Producer and Mitigation Service Provider)

Signature: \_\_\_\_\_

Date: \_\_\_\_\_