

**USFSB/JOSEPH R. CARDAMONE BROKER REGISTRATION FORM**

Broker Name \_\_\_\_\_

Company Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

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If this is a PO Box, please provide a street address:

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

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E-Mail Address \_\_\_\_\_ Web Site \_\_\_\_\_

Business Structure Corporation \_\_\_\_\_ Partnersip \_\_\_\_\_ Sole Proprietor \_\_\_\_\_

Tax ID # (If fees are to be paid to the business) \_\_\_\_\_

Social Security # (If fees are to be paid directly to Broker) \_\_\_\_\_

States Where Licensed \_\_\_\_\_ Please provide a copy of your license

Lines of Licensure \_\_\_\_\_

Insurance Companies you currently work with \_\_\_\_\_

Do you have any clients that travel internationally? \_\_\_\_\_ Yes \_\_\_\_\_ No \_\_\_\_\_

**Commission Rules and Procedure attached.**

Dated: \_\_\_\_\_ Agreed \_\_\_\_\_

Signature

To sign up as a representative with USFSB, please fax this form and your current license for each state in which you are licensed to Annemarie Cardamone at 1-888-568-3823 or mail to USFSB, 249 Green Street, Schenectady, NY 12305.

Once your application is processed, you will be notified of your Rep ID # and given instructions for using the Broker Center at [www.USFSB.com](http://www.USFSB.com)

In addition to the health insurance plans offered to Brokers on this website, there are many other plans offered through USFSB, which are listed on the main Insurance Clearinghouse section of [www.USFSB.com](http://www.USFSB.com).

All commissions and fees are as stated on the Broker Commission Schedules. Brokers can only receive commissions and fees from sales made in states in which they are duly licensed. All Commissions and Fees as stated are based on the current commission rates or premiums of the carriers and are subject to change without notice.

Joseph R. Cardamone Agency and USFSB provides a Rep Report and commission payment on or about the 10th day of each month for the prior month's business based on the commissions and/or fees actually received by Joseph R. Cardamone Agency or USFSB. If the accumulated commission is less than \$100, payment is not made until you have reached \$100 or more in commissions. On December 10th of each year, all unpaid commissions will be paid regardless of accrued total.

In some cases, a Company Census is required to determine plan availability and monthly premium rates. In those cases, the Broker must first submit a complete and accurate Company Census before any quotes can be obtained from the carrier.

All insurance applications must be submitted in an acceptable manner. All insurance applications, in order to be deemed acceptable, must be timely, complete and contain all information and back-up documentation required by the applicable carrier as well as being accompanied by all required premiums, fees and dues.

Commissions and fees paid to Brokers based on Commissions and Fees which are returned by Joseph R. Cardamone Agency and/or USFSB, for any reason, shall be deducted from future payments to the Broker.

If any insurance or membership is terminated, for any reason, and then subsequently re-enrolled, Broker shall not be entitled to any further compensation on that business unless said re-enrollment is due to the efforts of the Broker.

Brokers shall receive no compensation other than those stated on the Broker Commission Schedules.