BFA of NY, Inc.
Pinkham Agency, Inc.

40 COMMERCE PLACE, SUITE 100, HICKSVILLE, NY 11801

(516) 931-1414 Fax: (516) 827-4280

PRODUCER AGREEMENT

This agreement shall be effective the _____ day of _____ 20_____ between BFA OF NY, INC. and/or

Pinkham Agency, Inc (N.Y. Corporations) and _____ hereinafter designated as

PRODUCER_____

Address City State Zip Phone Number

E-MAIL ADDRESS:_____TAX ID # or SS#_____

In consideration of BFA of NY, Inc. and/or Pinkham Agency, Inc devoting time, expense, and effort toward placing risks for PRODUCER.

1. PRODUCER does not have any right or authority to bind or accept and risk on behalf of BFA of NY, Inc. and/or Pinkham Agency, Inc. or its principals without first obtaining authority from a duly authorized representative of BFA of NY, Inc. and/or Pinkham Agency, Inc. .

2. PRODUCER agrees to ratably refund to BFA of NY, Inc. and/or Pinkham Agency, Inc. commissions on any unearned premiums caused by reduced premium or cancellation, at the same rate at which such commissions were originally allowed PRODUCER.

3. PRODUCER must submit all Certificates of Insurance to BFA of NY, Inc. and/or Pinkham Agency, Inc. in a timely fashion.

4. It is the sole responsibility of the PRODUCER to guarantee prompt payment of all earned premiums to BFA of NY, Inc. and/or Pinkham Agency Inc, and that any credit extended by PRODUCER to the insured or to any others will be the PRODUCER'S sole risk and expense.

5. In all cases where fees, service charges, and/or inspection report expenses are charged to PRODUCER by BFA of NY, Inc. and/or Pinkham Agency, Inc. such charges are fully earned on binding and the PRODUCER agrees to pay such charges in full to BFA of NY, Inc.

6. Renewal policies are not necessarily automatic. Policies that ARE NOT automatic must be negotiated and ordered from BFA of NY, Inc and/or Pinkham Agency, Inc. by PRODUCER prior to expiration.

7. This agreement shall be governed and consulted in accordance with the laws of the State of New York and any alteration or modification of this agreement must be in writing and signed.

8. PRODUCER must get confirmations on all requests to bind.

9. DIRECT BILL policies are not permitted to be financed.

10. By submitting this form, you are consenting to receive marketing emails from: BFA of NY, Inc./Pinkham Agency, Inc., 40 Commerce Place, Suite 100, Hicksville, NY, 11801, US, http://pinkhamagencyinc.com/bfany/. You can revoke your consent to receive emails at any time by using the SafeUnsubscribe® link, found at the bottom of every email. Emails are serviced by Constant Contact.

Date Executed: _____ By: Producer Signature_____ Title:_____

Producer Printed Name:_____Witness:_____Date:_____

Along with this agreement please attach:

1) Copy of your broker's license **2) Copy of your Professional Errors & Omission Coverage**

3) W-9 Form **4) Name of Bank & Account # _____**