

Insurance Bill of Rights

*When buying an insurance policy,
you have a right to:*

1. Receive insurance recommendations consistent with your financial needs, investment objectives, age, and other relevant information.
2. A free look period of 10 days for a new policy and 30 days for a replacement policy during which you are entitled to a full refund of premiums.
3. Receive a written outline of coverage including all benefits and limitations.
4. Receive a disclosure statement that includes the premiums you will pay and how future increases will be applied.
5. Receive a fair and accurate comparison of policies.
6. A clear description of any surrender charges or other deductible fees.
7. Receive a duty of honesty, good faith, and fair dealings by an insurer, broker, or agent.
8. Request a written explanation if you apply for insurance and are refused.
9. Receive an approved Long-term Care Shoppers Guide when purchasing long-term care insurance.
10. File a complaint with the Insurance Division of the Department of Consumer and Business Services against an insurance producer (agent), insurance agency, or insurance company.



Consumer Advocacy Unit

(888) 877-4894 toll-free • (503) 947-7984 in Salem
(503) 947-7280 TTY • insurance.oregon.gov



Investor Bill of Rights

*When buying a financial product,
you have a right to:*

1. Ask for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.
2. Receive complete information about the risks, obligations, and costs of any investment before investing.
3. Receive recommendations consistent with your financial needs and investment objectives.
4. Receive a copy of all completed account forms and agreements.
5. Receive account statements that are accurate and understandable.
6. Understand the terms and conditions of transactions you undertake.
7. Access your funds in a timely manner and receive information about any restrictions or limitations on access.
8. Discuss account problems with the branch manager or compliance department of the firm and receive prompt attention to and fair consideration of your concerns.
9. Receive complete information about commissions, sales charges, maintenance or service charges, transaction or redemption fees, and penalties.
10. Contact the Division of Finance and Corporate Securities, at the Department of Consumer and Business Services, in order to verify the employment and disciplinary history of a securities salesperson and their firm, to find out if an investment is permitted to be sold, or to file a complaint.



Division of Finance and Corporate Securities

(866) 814-9710 toll-free • (503) 378-4140 in Salem
(503) 378-4100 TTY • dfcs.oregon.gov

