



DISNEY, HERE WE COME!

You have a great relationship with one of your better agents. You get together for lunch once or twice a year and always have a good lunch.

During your last lunch with the agency principal, you mention that you and your spouse are planning a trip to Florida for a special vacation celebrating your anniversary. The agency principal offers you a week at a condo at Disney World. The agency allows their better customers to use it and it is a tax deduction for them. You can use it if the dates are open.

It's a two bedroom on the boardwalk and discount tickets to Disney are also available to owners of these condos.

You have never given this producer any special treatment but you almost always offer a quote since they deal with quality businesses. Visions of a really great vacation with your spouse pop into your head the rest of the day and then you go home and talk to your spouse.

Both of you are excited about finding a date that is available. You call the agency principal the next day and share some weeks that are good for you and your spouse.

You get the third week in March.

Are there any ethical issues you need to concern yourself with?

What are they? Are they real? Can you deviate from them?