

SMS Messaging Terms and Conditions

Last updated: 09/10/2024

Junction Insurance agency LLC, “we”, or “us”) operates a mobile messaging program (the “Program”) subject to these Mobile Messaging Terms and Conditions (the “Mobile Messaging Terms”). By enrolling, signing up, or otherwise agreeing to participate in the Program, you accept and agree to these Mobile Messaging Terms and our Privacy Policy.

1. **Program Description:** We may send transactional mobile messages in various formats through the Program. Transactional messages relate to an existing or ongoing transaction and may include policy questions, answers to your questions, policy documents, billing reminders, etc. Message frequency will vary based on the transaction. You agree that we may send you messages regarding the foregoing topics or any topic. We do not charge for mobile messages sent through the Program, but you are responsible for any message and data rates imposed by your mobile provider, as standard data and message rates may apply for SMS and MMS alerts.
2. **User Opt-In:** By providing your mobile phone number to us, you are voluntarily opting into the Program, and you agree to receive recurring mobile messages from us at the mobile phone number associated with your opt-in, even if such number is registered on any state or federal “Do Not Call” list. You agree that any mobile phone number you provide to us is a valid mobile phone number of which you are the owner or authorized user. If you change your mobile phone number or are no longer the owner or authorized user of the mobile phone number, you agree to promptly notify us at cs@junctioninsuranceagency.com. Your participation in the Program is not required to make any purchase from us and your participation in the Program is completely voluntary.
3. **User Opt-Out and Support:** You may opt out of the Program at any time. If you wish to optout of the Program and stop receiving mobile messages from us, or you no longer agree to these Mobile Messaging Terms, reply STOP, QUIT, CANCEL, OPT-OUT, and/or UNSUBSCRIBE to any mobile message from us. You may continue to receive text messages for a short period while we process your request, and you may receive a one-time opt-out confirmation message. You understand and agree that the foregoing is the only reasonable method of opting out. For support, reply HELP to any mobile message from us. Our mobile messaging platform may not recognize requests that modify the foregoing commands, and you agree that we and our service providers will not be liable for failing to honor requests that do not comply with the requirements in these Mobile Messaging Terms. We may also change the telephone number or short code we use to operate the Program, and we will notify you of any such change. You acknowledge that any requests sent to a telephone number or short code that has been changed may not be received by us and we will not be responsible for failing to honor a request sent to a telephone number or short code that has been changed.
4. **Disclaimer of Warranty and Liability:** The Program is offered on an “as-is” basis and may not be available in all areas, at all times, or on all mobile providers. You agree that neither we nor our service providers will be liable for any failed, delayed, or misdirected delivery of any mobile message or information sent through the Program.

5. **Modifications:** We may modify or cancel the Program or any of its features at any time, with or without notice. To the extent permitted by applicable law, we may also modify these Mobile Messaging Terms at any time. Any such modification will take effect when it is posted to our website. You agree to review these Mobile Messaging Terms periodically to ensure that you are aware of any modifications. Your continued participation in the Program will constitute your acceptance of those modifications.

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. Carriers are not liable for delayed or undelivered messages.

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Privacy Policy

Privacy Statement

We value you as a customer and respect your right to privacy. We know that you use our services because you trust that we stand behind our promises. We pledge our commitment to treat your information responsibly. We created this privacy policy to show you that we are working hard to protect your privacy.

Information sharing

We do not sell your personal information to anyone for any reason. We do not share it, except for the reasons described below, which are permitted by federal and state law.

Disclosing your personal information

We do not sell your information to anyone. We may disclose information to the insurance companies we conduct business with or a business that carries out services and marketing for us. We may disclose your information as required or permitted by law. We may disclose your information for a legal or regulatory purpose. This includes the following type of information:

We may disclose information we receive from a consumer-reporting agency or other report. This information may include your credit report, motor vehicle and driver data. This may also include medical and employment data, loss history reports, and other driver data. This disclosure depends on the products you select.

We may disclose information from your transactions with our companies or us. This may include your policy coverage and payment history. This may also include premium paid, preferences, claims, and purchase method.

Internet Policies

What information does <https://junctioninsuranceagency.com/> collect from our Website? <https://junctioninsuranceagency.com/> may collect the information you provide when you:

Request information from our website

Use online tools and calculators

Apply online for quotes

Subscribe to online services

Complete an online form

Conduct transactions online

Data Integrity

We process personal information only for the purposes for which it was collected and in accordance with this Policy or any applicable service-specific privacy notice. We review our data collection, storage, and processing practices to ensure that we only collect, store, and process the personal information needed to provide or improve our services. We take reasonable steps to ensure that the personal information we process is accurate, complete, and current, but we depend on our users to update or correct their personal information whenever necessary.

Information Security

We take appropriate security measures to protect against unauthorized access, unauthorized alteration, disclosure, or destruction of data. These include internal reviews of our data collection, storage, processing practices and security measures, as well as physical security measures to guard against unauthorized access to systems where we store personal data.

We restrict access to personal information to our employees, contracted insurance companies, contractors, and agents who need to know the information to operate, develop, or improve our services. These individuals are bound by confidentiality obligations and may be subject to discipline, including termination and criminal prosecution if they fail to meet these obligations.

Links to other sites

<https://junctioninsuranceagency.com/> contains links to other web sites. These linked web sites are not under **Junction Insurance Agency LLC** direct control, and they may collect information about you that we do not. We are not responsible for the privacy practices or the content of linked web sites.

E-mail

We may keep the e-mail you send to us. If you agree to receive e-mail messages from us, we will keep the information you give us to send e-mail of specific interest to you. If you choose to send us an e-mail, we keep your e-mail, your e-mail address, and our reply. Please be careful about the information you give us in e-mail. As with any public website, this communication may not be secure.

Confidentiality and security

We use physical and technical safeguards to protect your information. We restrict access to your information to those who need it to perform their jobs. Third-party business partners are bound by law to use the information only for our purposes. They may not disclose it or use it in any other way. We comply with all data and security laws.

Terms of Use

We've established the foregoing "terms of use" to explain the conditions of your use of this website, as well as our privacy policy. This also includes how you may and may not use the information provided on our website, and our intent in providing such information to you. These terms are intended to help maximize the information provided on our website for your benefit. By accessing any areas of <https://junctioninsuranceagency.com/> you agree to be bound by the terms set forth. If you disagree with these terms, please do not use this website.

Changes to this Statement

Please be aware that we may periodically update or revise this Statement. Please check our Consumer Privacy Statement frequently for changes.

Mobile Information

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes; all the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.