

HG Risk Insurance Agency – SMS & Email Terms & Conditions Guide

Purpose:

This SMS & Email Terms & Conditions Guide outlines the requirements for including electronic communication terms in compliance with carrier and regulatory policies. HG Risk Insurance Agency ensures that all messaging practices align with consumer protection standards and respect client privacy.

1. Information We Collect

To support SMS and email communication, we may collect the following information:

- Name, phone number, and email address
- Consent preferences for SMS and email
- Communication records related to policies or quotes
- Account or policy identifiers, if applicable

2. How We Use Personal Information

Collected information is used solely for agency communication and operational purposes, such as:

- Sending appointment reminders, quote updates, and policy notices
- Providing billing, renewal, or claims alerts
- Communicating via email regarding policy changes, documentation, or updates
- Responding to customer service requests
- Compliance with applicable carrier and communication standards

3. Who We Share Information With

We may share limited personal information with trusted third parties as necessary to deliver SMS and email communications, including technology service providers or carrier partners. However, we **do not** sell, rent, or distribute client data for marketing purposes.

4. SMS and Email Consent Disclosure

We respect your communication preferences. Any consent provided for SMS or email messaging is used exclusively for agency communication purposes.

SMS and email consent is not shared with third parties or affiliates.

5. Messaging Frequency & Cost

- Messaging frequency may vary depending on your communication preferences or service activity.
- Message and data rates may apply based on your mobile carrier's plan.
- Standard email usage rates as determined by your provider may apply.

6. Opt-Out and Support Instructions

- To opt out of receiving messages, text **STOP** at any time or unsubscribe via email link.
- For assistance, text **HELP**, reply to the email, or visit www.hgrisk.com.
- You may also contact us at contact@hgrisk.com or call (214) 929-1825.

7. Accessibility and Website Placement

Our SMS & Email Terms & Conditions are published online and easily accessible at:
<https://www.hgrisk.com/terms>

We ensure accessibility by:

- Including Terms & Conditions links near all consent or opt-in checkboxes on web forms.

- Including the Privacy Policy and Terms of Service links in the footer of every webpage.

8. Example Consent Language for Forms:

"By providing your phone number and email, you consent to receive messages from HG Risk Insurance Agency. Messaging frequency may vary. Message and data rates may apply. To opt out, text STOP or click unsubscribe. For help, text HELP, reply to the email, or visit www.hgrisk.com. View our Privacy Policy and Terms of Service."

Contact Us:

HG Risk Insurance Agency

Email: contact@hgrisk.com

Phone: (214) 929-1825

Website: www.hgrisk.com

HG Risk Insurance Agency – Privacy Policy Guide

Purpose:

This Privacy Policy outlines how HG Risk Insurance Agency (“we,” “us,” or “our”) collects, uses, and protects personal information in compliance with carrier and regulatory requirements.

1. Information We Collect

We collect personal information necessary to provide insurance services and client support, including:

- Name, address, email address, and phone number
- Date of birth, driver’s license, and vehicle information
- Property details and insurance policy information
- Payment or billing information (if applicable)
- Communication preferences, including SMS and email consent

2. How We Use Personal Information

Personal information is used solely for legitimate business and service purposes, including:

- Providing insurance quotes and policy management
- Communicating with clients about policy renewals, billing, and updates
- Sending important information or reminders via email or text message
- Servicing claims, endorsements, and support requests
- Meeting carrier and regulatory compliance obligations

3. Who We Share Information With

We may share limited personal information with trusted third parties as required to provide services, such as:

- Insurance carriers for quoting, binding, and servicing policies
- Technology and communication vendors (e.g., email or SMS providers)
- Regulatory agencies, if legally required

We do **not** sell or rent your personal information to third parties.

4. SMS and Email Consent Disclosure

We respect your communication preferences. Any consent to receive SMS or email messages will be used solely for agency communications, such as policy updates or reminders.

SMS or email consent is not shared with third parties or affiliates.

5. Accessibility and Website Placement

Our Privacy Policy is published online and easily accessible at:

<https://www.hgrisk.com/privacy-policy>

We ensure visibility by:

- Including a privacy policy link near consent checkboxes on all web forms
- Displaying the privacy policy link in the footer of every webpage

6. Updates to This Policy

We may update our Privacy Policy periodically to reflect operational or regulatory changes. Any updates will be published on our website with a revised effective date.

Contact Us:

HG Risk Insurance Agency

Email: contact@hgrisk.com

Phone: (214) 929■1825
Website: www.hgrisk.com

Example Form Placement:

"By submitting this form, you agree to our Privacy Policy."