

# Terms and Conditions for Text Messaging Consent

Effective Date: 12.01.2024

By providing your phone number, either via our website, phone call, or any other communication channel, you consent to receive text messages (SMS) from Knowles Insurance Agency, LLC ("we", "our", "us") related to the services we offer, including insurance quotes, policy updates, reminders, and marketing communications.

Please read these Terms and Conditions carefully before opting in or out of receiving text messages. By opting in, you agree to these terms. If you do not agree, please refrain from opting in.

## 1. Opting In for Text Messaging

You may opt in to receive text messages from us in the following ways:

### a. Through Our Website

When you provide your phone number on our website, you will be presented with an option to receive text messages from us. By checking the opt-in box or selecting "Yes" to receive text messages, you consent to receive communications via text.

### b. During the Enrollment Process

If you are signing up for our insurance services, you may be asked to opt in to receive important updates and reminders via text during the enrollment or registration process. By providing your phone number and checking the consent box, you acknowledge your consent to receive SMS messages from us.

### c. Via Phone Call or Customer Support

When speaking with one of our customer service representatives, you may be asked if you would like to receive updates or other relevant messages via text. By confirming your agreement during the conversation, you consent to receiving SMS communications.

## 2. Types of Messages You May Receive

If you opt in to receive text messages, you may receive a variety of communications, including but not limited to:

- **Policy and Service Updates:** Notifications about your insurance coverage, renewal reminders, policy changes, and other service-related updates.
- **Marketing Communications:** Promotional offers, new product announcements, and discounts on insurance products (if you opt in to receive marketing-related texts).

- **Claims and Payment Reminders:** Information related to claims status, payment reminders, and other transactional notifications.

You will only receive messages related to the services you have requested or agreed to, and we will make reasonable efforts to limit the frequency of texts to avoid excessive messaging.

### **3. Opting Out of Text Messaging**

You have the right to opt out of receiving text messages at any time. To stop receiving text messages from us, you can take the following actions:

#### **a. Opt-Out via Text Message**

To unsubscribe from receiving further messages, simply reply to any message you receive with the word "STOP." You will receive a confirmation text indicating that you have been unsubscribed from future messages.

#### **b. Opt-Out via Website**

If you signed up for text messages through our website, you can log into your account and navigate to the communication preferences section, where you can opt out of receiving future text messages.

#### **c. Opt-Out via Customer Support**

You can contact our customer support team at 256.270.1838 or [josephine@knowlesinsuranceagency.com](mailto:josephine@knowlesinsuranceagency.com) to request that we remove you from our text messaging list.

### **4. Charges for Text Messaging**

Standard message and data rates may apply depending on your mobile phone carrier and plan. Please check with your mobile carrier for any applicable charges related to receiving text messages. [Insurance Agency Name] is not responsible for any fees or charges imposed by your carrier for receiving SMS messages.

### **5. Message Frequency**

Message frequency may vary depending on the nature of the communications. If you opt in to receive text messages, you will typically receive [X] messages per month. You may receive additional messages if you opt in for promotional offers or other services.

### **6. Changes to Terms**

We reserve the right to modify or update these Terms and Conditions at any time. Any changes will be posted on our website, and we will notify you of significant updates to this policy,

particularly if it affects how, you receive text messages. You are encouraged to review this policy regularly.

## **7. Data Privacy and Security**

We take your privacy seriously. Any personal information, including your phone number, collected for text messaging purposes will be handled in accordance with our [Privacy Policy]. We will not share your information with third parties without your consent, except as required by law.

## **8. No Guarantee of Delivery**

While we strive to ensure the successful delivery of our text messages, we do not guarantee that you will receive all messages. Text messages may be delayed, fail to send, or not be received due to network issues, phone settings, or other technical difficulties beyond our control.

## **9. Eligibility**

You must be 18 years of age or older to opt in to receive text messages from Knowles Insurance Agency, LLC. By opting in, you confirm that you are at least 18 years old and have the legal authority to provide the phone number you have submitted.

---

## **Contact Us**

If you have any questions about our text messaging policies or need assistance opting in or out, please contact us at:

**Knowles Insurance Agency, LLC**

Po Box 5736

Huntsville, Al 35814

256.270.1838

[www.knowles-insurance.com](http://www.knowles-insurance.com)