# SIG/Smith Insurance Group – Website Terms & Conditions

Effective Date: 8/1/2025

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- Transfer the materials to another person or "mirror" the materials on any other server.

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#### 2. Disclaimer

The materials on the Site are provided "AS IS." SIG/Smith Insurance Group makes no warranties, express or implied, and hereby disclaims and negates all other warranties, including, without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, SIG/Smith Insurance Group does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on its Site or otherwise relating to such materials or on any sites linked to this Site.

#### 3. Limitations

In no event shall SIG/Smith Insurance Group or its suppliers be liable for any damages (including, without limitation, damages for loss of data or profit, or due to business interruption) arising out of the use or inability to use the materials on the Site, even if SIG/Smith Insurance Group or an authorized representative has been notified orally or in writing of the possibility of such damage. Because some jurisdictions do not allow limitations on implied warranties or limitations of liability for consequential or incidental damages, these limitations may not apply to you.

#### 4. Revisions and Errata

The materials appearing on the Site could include technical, typographical, or photographic errors. SIG/Smith Insurance Group does not warrant that any of the materials on its Site are accurate, complete, or current. SIG/Smith Insurance Group may make changes to the materials on its Site at any time without notice. However, SIG/Smith Insurance Group does not make any commitment to update the materials.

#### 5. Links

SIG/Smith Insurance Group has not reviewed all of the sites linked to its Site and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement by SIG/Smith Insurance Group. Use of any such linked website is at the user's own risk.

#### 6. Modifications to Terms

SIG/Smith Insurance Group may revise these Terms at any time without notice. By using this Site, you are agreeing to be bound by the then-current version of these Terms & Conditions of Use.

### 7. Governing Law

Any claim relating to the Site shall be governed by the laws of the State of Texas, without regard to its conflict of law provisions. You agree that any legal action or proceeding arising out of or relating to these Terms shall be brought exclusively in a state or federal court located in Brazoria County, Texas.

# **Privacy Policy**

Your privacy is important to us. This Privacy Policy explains how we collect, use, disclose, and safeguard your information.

- Collection: Before or at the time of collecting personal information, we will identify the purposes for which the information is being collected.

- Use: We will collect and use personal information solely for fulfilling those purposes specified by us, unless we obtain the consent of the individual concerned or as required by law.
- Retention: We will retain personal information only as long as necessary for the fulfillment of those purposes.
- Collection Method: We will collect personal information by lawful and fair means, and, where appropriate, with the knowledge or consent of the individual concerned.
- Accuracy: Personal information should be relevant to the purposes for which it is to be used and, to the extent necessary, should be accurate, complete, and up to date.
- Protection: We will protect personal information by reasonable security safeguards against loss, theft, unauthorized access, disclosure, copying, use, or modification.
- Transparency: We will make readily available to customers information about our policies and practices relating to the management of personal information.

## **Texting Privacy Policy**

Customers may opt in to receive text communications from SIG/Smith Insurance Group ("the Agency") through our text opt-in form on our website or via email. Consent is not a condition of purchase.

Once you opt in, the Agency may send text messages in various formats and for various purposes, including but not limited to information about insurance policies, agency updates, replies to your inquiries, or marketing messages about products and services. Message and data rates may apply. Typical frequency is 1–2 messages per week.

By submitting the opt-in form, you confirm that you are the owner or authorized user of the mobile phone number provided and will notify us immediately if you are no longer the owner or authorized user of that number. You are solely responsible for any message and data charges.

To opt out of text messages, reply STOP to any message. To receive future messages, you must resubmit the opt-in form.

For help, reply HELP to 979-849-4348 or contact us at:

SIG/Smith Insurance Group 700 N. Front St. Suite C Angleton, TX 77515 Phone: 979-849-4348

Email: smithinsurance@sig4you.com

Your privacy is important to us. We do not share, sell, or lease your contact information for texting to any third party, except as required by law.

By using this Site, you acknowledge that you have read, understood, and agree to these Terms & Conditions and Privacy Policies.