

Tim's Privacy Policy

Privacy Policy

Effective Date: February 16, 2025

We DO NOT sell or share your information. Your privacy is important to us, and this Privacy Policy explains how Tim Cunningham Insurance & Financial Services (“we, “our”, or “us”) collects, uses, and protects your information when you use our services (“Services”).

1. Introduction

Tim Cunningham Insurance & Financial Services, values your privacy and is committed to protecting your personal information. This **Privacy Policy** explains how we collect, use, disclose, and protect your information, including in compliance with the **Telephone Consumer Protection Act (TCPA)** when contacting you regarding insurance-related services.

2. Information We Collect

We may collect and process the following types of personal information:

- **Contact Information** – Name, phone number, email address, mailing address.
- **Communication Preferences** – Consent status for calls and text messages.
- **Call and Text Interaction Data** – Records of communications made through phone calls, SMS messages, and automated dialing systems.
- **Do-Not-Call Requests** – Internal records for individuals who opt out of communications.

3. How We Collect Information

We collect your personal information in the following ways:

- When you provide it to us directly through forms, applications, or inquiries.
- When you **consent** to receive communications via phone, text, or automated messages.
- Through website interactions and online requests.
- From third-party sources as permitted by law.

4. How We Use Your Information

We use your personal information for the following purposes:

- To communicate with you regarding insurance policies, quotes, and services.
- To send notifications about policy updates, renewals, and special offers.
- To comply with TCPA regulations and maintain Do-Not-Call (DNC) lists.
- To respond to your requests or inquiries.
- To improve our customer service and business operations.

5. Telephone Consumer Protection Act (TCPA) Compliance

In compliance with **TCPA regulations**, we:

- ✓ Obtain **prior express written consent** before making telemarketing calls or sending text messages.
- ✓ Honor the **National Do-Not-Call Registry** and maintain an **internal DNC list**.
- ✓ Provide a **clear opt-out mechanism** in all communications.
- ✓ Only use **automated dialing systems** where legally permitted.

6. Opt-Out and Do-Not-Call Policy

You have the right to opt out of receiving marketing communications at any time:

- To **stop receiving text messages**, reply **STOP** to any SMS message.
- To **opt-out of phone calls**, call **909-628-5578** or email **tcunningham4@farmersagent.com**.
- Your opt-out request will be processed within **10 business days**.

7. Sharing and Disclosure of Information

We do not sell or rent your personal information. However, we may share it:

- With **third-party service providers** assisting in our business operations (e.g., call centers, compliance partners).
- To comply with **legal obligations** or respond to government requests.
- As necessary for **fraud prevention, security, or legal compliance**.

8. Data Security

We implement industry-standard security measures to protect your personal information from unauthorized access, use, or disclosure. However, no data transmission over the internet or mobile networks can be guaranteed 100% secure.

9. Retention of Your Information

We retain personal information for as long as necessary to:

- Provide services and maintain business records.
- Comply with **TCPA, state laws, and federal regulations.**
- Honor **opt-out and DNC requests.**

10. Changes to This Privacy Policy

We reserve the right to update this Privacy Policy at any time. Any changes will be **posted on our website** and take effect immediately upon posting.

11. Contact Information

If you have any questions about this Privacy Policy or our compliance with TCA, please contact us:

- **Phone:** 909-628-5578
- **Email:** tcunningham4@farmersagent.com
- **Website:** <https://www.facebook.com/TimCunninghamInsurance>

By using our services, you acknowledge that you have read, understood, and agreed to this **Privacy Policy**.