TERMS OF SERVICE

Terms of Service Effective Date:09/01/2026

These Terms of Service ("Terms") govern your access to and use of Skye Callaway Agency,Inc (“Services”).

By using our Services, you agree to these Terms. If you do not agree, you must not use our Services.

1. Service Overview

Skye Callaway Agency, Inc provides customer care and marketing. Use of our Services is subject to these Terms and all applicable laws.

2. Eligibility

To use our Services, you must be at least 18 years old and capable of forming a binding contract under applicable laws. Providing false information during registration or use of Services may result in termination of your account.

3. Privacy and Data Usage

No Sale or Sharing of Data: We value your privacy. We do not sell, rent, or share your personal data with third parties for marketing or commercial purposes.

Your data is only used to provide and improve our Services, as outlined in our Privacy Policy.

4. Permitted Use

You may use our Services only for lawful purposes. Prohibited activities include:

- Violating any applicable laws or regulations.
- Misusing the Services to send spam, malware, or engage in fraudulent activities.
- Attempting to disrupt or harm our Services or infrastructure.

5. Fees and Payments

Use of certain Services may require payment. All fees are outlined during the registration or subscription process.

Failure to make timely payments may result in suspension or termination of access to our Services.

6. Intellectual Property

All intellectual property rights related to the Services, including content, logos, and trademarks, remain the property of Skye Callaway Agency, Inc.

You may not copy, modify, or distribute any materials provided through the Services without prior written consent.

7. Account Suspension and Termination

We reserve the right to suspend or terminate your account for violating these Terms or engaging in unlawful behavior.

Termination may occur without prior notice in cases of severe violations.

8. Limitation of Liability

To the maximum extent permitted by law, Skye Callaway Agency, Inc. is not liable for any indirect, incidental,
or consequential damages resulting from the use of our Services.

9. Modifications to Terms

We may update these Terms at any time.
Continued use of the Services after changes are made constitutes your acceptance of the updated
Terms.

10. Governing Law

These Terms are governed by the laws of the Kansas
Any disputes will be resolved exclusively in the courts of the Kansas

11. Contact Information

For questions about these Terms or our Services, please contact us at: Email: scallaway@farmersagent.com Phone: 316-684-2800

By accessing or using our Services, you acknowledge that you have read, understood, and agree to