

Welcome to the SMS and Email Updates service provided by www.njseniorbenefits.org (the "Service"). By subscribing to and using the Service, you agree to comply with and be bound by the following terms and conditions of use ("Terms of Service"). Please read these Terms of Service carefully before subscribing to the Service. If you do not agree to all the terms and conditions of this agreement, then you may not subscribe to the Service.

1. Subscription to Service

- By providing your mobile phone number and/or email address to subscribe to the Service, you consent to receive SMS messages and/or emails from www.njseniorbenefits.org containing updates, notifications, and promotional messages related to senior benefits and relevant services.

2. Message Frequency

- You understand and agree that message frequency may vary and that you may receive multiple messages per week.

3. Opting Out

- You may opt out of receiving SMS messages and/or emails from the Service at any time by following the unsubscribe instructions provided in the messages or by contacting us directly at [insert contact information].

4. Privacy

- We are committed to protecting your privacy. Our use of your information is governed by our Privacy Policy, which is incorporated by reference into these Terms of Service. Please review our Privacy Policy [insert link to privacy policy] to understand our practices regarding the collection, use, and disclosure of your personal information.

5. No Warranty

- We do not guarantee the accuracy, timeliness, completeness, or reliability of the information provided through the Service. We disclaim all warranties, express or implied,

including any warranties of merchantability, fitness for a particular purpose, and non-infringement.

6. Limitation of Liability

- In no event shall www.njseniorbenefits.org be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses, resulting from your access to or use of or inability to access or use the Service.

7. Changes to Terms of Service

- We reserve the right to modify or replace these Terms of Service at any time. If a revision is material, we will provide at least 30 days' notice prior to any new terms taking effect. What constitutes a material change will be determined at our sole discretion.

8. Governing Law

- These Terms of Service shall be governed by and construed in accordance with the laws of [insert jurisdiction], without regard to its conflict of law provisions.

By subscribing to the Service, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service. If you do not agree to these terms, please do not subscribe to the Service.

Privacy Policy for SMS and Email Updates

Our Privacy Policy explains how we collect, use, and protect the personal information you provide to us when you subscribe to the SMS and Email Updates service provided by www.njseniorbenefits.org (the "Service"). By subscribing to the Service, you consent to the collection, use, and disclosure of your information in accordance with this Privacy Policy.

1. Information We Collect

- When you subscribe to the Service, we may collect personal information such as your name, email address, and mobile phone number.

2. Use of Information

- We use the information we collect to send you SMS messages and/or emails containing updates, notifications, and promotional messages related to senior benefits and relevant services.

3. Disclosure of Information

- We do not sell, trade, or otherwise transfer your personal information to outside parties without your consent, except as described in this Privacy Policy or as required by law.

4. Data Security

- We are committed to ensuring the security of your personal information. We implement a variety of security measures to maintain the safety of your personal information when you subscribe to the Service.

5. Opting Out

- You may opt out of receiving SMS messages and/or emails from the Service at any time by following the unsubscribe instructions provided in the messages or by contacting us directly at [insert contact information].

6. Changes to Privacy Policy

- We reserve the right to modify or replace this Privacy Policy at any time. If a revision is material, we will provide at least 30 days' notice prior to any new terms taking effect.

By subscribing to the Service, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy. If you do not agree to this policy, please do not subscribe to the Service.