

Privacy Policy

Effective Date: June 26, 2026

Town & Country Insurance Agency, Inc. ("Town & Country Insurance Agency," "we," "our," or "us") respects your privacy and is committed to protecting the personal information you provide when using our website, <https://townandcountryinsuranceagencyinc.com/>, or communicating with us by telephone, email, text message (SMS), or other means.

This Privacy Policy explains how we collect, use, disclose, and safeguard your information. Our services are offered exclusively to customers located in the Commonwealth of Virginia.

Information We Collect

We may collect personal information that you voluntarily provide to us, including but not limited to:

- Full name
- Mailing address
- Email address
- Telephone number(s)
- Insurance policy information
- Driver information when required for insurance quotes
- Communications you send to us through forms, email, telephone, or SMS
- Any information necessary to service or manage your insurance policies

We may also automatically collect limited technical information when you visit our website, including:

- IP address
- Browser type
- Device information
- Website usage information
- Cookies and similar technologies used to improve website functionality

How We Collect Information

Information is collected when you:

- Submit a contact or quote request through our website
- Contact us by phone, email, or text message
- Purchase or maintain an insurance policy through our agency

- Provide written or electronic consent authorizing communication using your provided email address(es) or telephone number(s)
- Opt in to receive SMS communications

How We Use Your Information

We use your information to:

- Provide insurance quotes and services
- Manage and service your insurance policies
- Respond to inquiries and customer service requests
- Send policy-related communications
- Send billing reminders, renewal notices, claim updates, and other essential insurance communications
- Send marketing or promotional messages only when you have provided appropriate consent
- Improve our website and customer experience
- Comply with applicable legal and regulatory obligations

SMS Communications

If you consent to receive text messages from **Town & Country Insurance Agency, Inc.**, you may receive SMS messages regarding:

- Insurance policy management and servicing
- Policy renewals
- Billing reminders
- Claims updates
- Appointment reminders
- Customer service communications
- Important account notifications
- Marketing or promotional messages

Message frequency varies depending on your policies and interactions with our agency.

Message and data rates may apply.

You may opt out of receiving SMS messages at any time by replying **STOP** to any message. After opting out, you will receive one final confirmation message, and no further SMS messages will be sent unless you opt in again.

For assistance, reply **HELP** or contact us at:

Email: info.tcins@gmail.com

Phone: (540) 221-2465

SMS consent is not shared with third parties or affiliates for marketing purposes. Your mobile phone number, SMS opt-in information, and consent records will not be sold, rented, or shared with third parties or affiliates for marketing or promotional purposes. We may share your information only with service providers, including Twilio Inc., solely as necessary to deliver SMS and voice communications on our behalf, or as otherwise required by law.

How We Share Information

We do not sell, rent, or share your personal information for third-party marketing purposes.

We may share your information only with:

- Insurance carriers necessary to provide insurance products and services
- Vendors and service providers who assist us in operating our business
- Twilio Inc., which delivers SMS and voice communications on our behalf

- Government agencies or law enforcement when required by applicable law, court order, subpoena, or regulatory requirement

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes.

Twilio as a Service Provider

We use Twilio Inc. as our communications platform to deliver SMS messages and voice communications.

Twilio may process personal information, including your phone number and message content, solely on our behalf for the purpose of delivering these communications.

For additional information regarding Twilio's privacy practices, please visit:

<https://www.twilio.com/legal/privacy>

Your Choices

You may:

- Reply **STOP** to opt out of SMS communications
- Reply **HELP** for assistance
- Contact us to update your contact information
- Request access to or correction of your personal information
- Request deletion of information where permitted by law and applicable insurance recordkeeping requirements

Please note that certain records must be retained to comply with insurance regulations and legal obligations.

Data Security

We maintain reasonable administrative, technical, and physical safeguards designed to protect your personal information from unauthorized access, disclosure, alteration, or destruction.

These safeguards include secure systems, limited employee access, password protection, and encryption where appropriate.

No method of electronic transmission or storage is completely secure, and therefore we cannot guarantee absolute security.

Data Retention

We retain personal information for as long as necessary to:

- Provide insurance services
- Maintain policy records
- Meet legal and regulatory requirements
- Resolve disputes
- Enforce agreements

When information is no longer required, it is securely deleted or destroyed in accordance with our record retention practices.

Children's Privacy

Our services are intended for adults and are not directed toward children under the age of 13.

We do not knowingly collect personal information from children under 13. If we become aware that such information has been collected, we will take appropriate steps to delete it.

Changes to This Privacy Policy

We may update this Privacy Policy periodically.

Material changes will be communicated through our website and, where appropriate, by email or SMS to customers who have provided contact information.

The updated Effective Date will always appear at the top of this policy.

Contact Us

If you have questions regarding this Privacy Policy or our privacy practices, please contact us:

Town & Country Insurance Agency, Inc.

Email: info.tcins@gmail.com

Phone: (540) 221-2465

Website: <https://townandcountryinsuranceagencyinc.com/>