Privacy Policy

At **Ricardo Otero Insurance Agency**, we are committed to protecting your privacy. This Privacy Policy describes how we collect, use, disclose, and protect your information when you visit our website, **roteroinsuranceagency.com**, or interact with us in any other manner.

Information We Collect

We may collect the following types of information from you:

Personal Information: When you contact us through our Website, phone, or email, we may collect personal information that you provide, including your full name, phone number, email address, and mailing address.

Automatically Collected Information: When you visit our Website, we may automatically collect certain information about your device and usage, including IP address, browser type, operating system, referring URLs, and pages viewed.

How We Use Your Information

We use the information we collect for the following purposes:

To Communicate with You: We use your contact information to respond to your inquiries, provide legal services, send administrative information, and keep you informed about your case or our services.

Legal Compliance: We may use your information to comply with applicable laws, regulations, or legal obligations, including responding to subpoenas, court orders, or legal requests.

Information Sharing and Disclosure

SMS consent will not be shared to any third parties for marketing purposes. No mobile opt-in data will be shared.

We do not sell or rent your personal information to third parties. We do not sell, rent, release, or transfer your SMS consent or phone number to any third party for any third-party marketing purposes. We may share your information in the following circumstances:

Service Providers: We may share your information with our service providers who perform services on our behalf, such as marketing, customer services, or technical support. These service providers are contractually obligated to protect your information and use it only for services they provide.

Legal Requirements: We may disclose your information if required by law, regulation, or legal process, or if we believe disclosure is necessary to protect our rights, property, or the safety of our users or others.

Data Security

We implement reasonable security measures to protect your personal information from unauthorized access, use, disclosure, alteration, or destruction. However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security.

Your Rights and Choices

Opting Out: You may opt out of receiving marketing communications from us by following the instructions in those communications or contacting us directly. If you opt out, we may still send you non-promotional communications related to your legal services or our ongoing business relationship.

Access and Update Information: You have the right to access, update, or correct your personal information. To do so, please contact us using the information provided below.

Third-Party Websites

Our Website may contain links to third-party websites. We are not responsible for the privacy practices or content of these third-party sites. We encourage you to review the privacy policies of any third-party websites you visit.

Children's Privacy

Our website is not intended for children under the age of 13. We do not knowingly collect personal information from children under 13. If we become aware that we have inadvertently collected personal information from a child under 13, we will take steps to delete such information.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated "Last Updated" date. We encourage you to review this Privacy Policy periodically for any updates.

Contact Us

623-326-1739

If you have any questions or concerns about this Privacy Policy or our privacy practices, please contact us at:

Ricardo Otero Insurance Agency

501 E. Plaza Circle Drive, Suite #14

Litchfield Park, AZ 85340

SMS Terms and Conditions

1. Introduction

Welcome to **Ricardo Otero Insurance Agency**. By accessing or using our services, including receiving SMS communications, you agree to comply with and be bound by these Terms and Conditions. If you do not agree with these terms, please do not engage with our services.

- 2. Consent for SMS Communication By providing your consent to receive SMS communications, you acknowledge and agree to receive text messages from **Ricardo Otero Insurance Agency** at the phone number you provide. Information obtained as part of the SMS consent process will not be shared with third-parties.
- 3. Types of SMS Communications If you have consented to receive text messages, you may receive SMS communications related to the following:
- Customers and Guests: Updates regarding your orders, deliveries, or other relevant information.
- Job Applicants: Information about your application status, onboarding materials, or other employment-related updates.
- Appointment reminders
- Follow-up messages
- Billing inquiries (if applicable)
- 4. Opt-In Method: You may opt-in to receive SMS messages verbally, during a conversation
- 5. Standard Messaging Disclosures
- Message and data rates may apply.
- You can opt out at any time by texting "STOP."
- For assistance, text "HELP" " to any text message or contact us directly at 623-326-1739, you can email us at sales@roteroinsuranceagency.com or visit roteroinsuranceagency.com and SMS Terms & Conditions.
- Message frequency may vary.