

Russell Gunter & Associates Insurance LLC

Terms & Conditions and Privacy Policy

Effective Date: October 7, 2025 Last Updated: October 7, 2025

Welcome to Russell Gunter & Associates Insurance LLC ("Company," "we," "our," or "us"). By accessing or using our website (the "Site"), you agree to comply with and be bound by these Terms & Conditions ("Terms"). If you do not agree to these Terms, please do not use the Site.

TERMS & CONDITIONS

1. Use of the Site

You must be at least 18 years old to use our services.

You agree to use the Site only for lawful purposes and in accordance with these Terms.

Unauthorized use of the Site, including misuse of content, is strictly prohibited.

2. Intellectual Property

All content, logos, graphics, and text on this Site are the property of Russell Gunter & Associates Insurance LLC and are protected by copyright and trademark laws. You may not copy, distribute, or use any content without prior written consent.

3. No Legal or Financial Advice

The information provided on this Site is for general informational purposes only and does not constitute legal, financial, or insurance advice. Always consult a licensed insurance agent for specific guidance.

4. Quotes & Policy Information

All quotes provided are estimates and subject to underwriting approval. Final premiums, coverage terms, and eligibility will be determined by the insurance carrier.

5. Third-Party Links

Our Site may contain links to third-party websites. We are not responsible for the content, accuracy, or privacy practices of those sites.

6. Limitation of Liability

To the fullest extent permitted by law, Russell Gunter & Associates Insurance LLC is not liable for any damages arising from your use of the Site, including but not limited to indirect or consequential damages.

7. Modifications

We may update these Terms at any time without prior notice. Changes are effective immediately upon posting on this page.

8. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of Florida, without regard to its conflict of law principles.

PRIVACY POLICY

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At Russell Gunter & Associates Insurance LLC, we value your privacy. This Privacy Policy explains how we collect, use, and protect your personal information.

1. Information We Collect

We may collect the following types of information:

- Personal Information: Name, email, phone number, address, date of birth, license information, and insurance details. - Website Data: IP address, browser type, pages visited, and cookies for analytics purposes. - Communication Data: Information you provide through forms, emails, or phone calls.

2. How We Use Your Information

We use your information to:

- Provide insurance quotes and services. - Communicate with you about your inquiries or policies. - Improve our website, services, and marketing efforts. - Comply with legal and regulatory obligations.

3. Information Sharing

We may share your information with:

- Licensed insurance carriers and insurance professionals for quoting and underwriting purposes. - Third-party service providers who help operate our business. - Legal authorities when required by law.

We do not sell your personal information.

4. Cookies & Tracking

Our website uses cookies to improve user experience and analyze website traffic. You can disable cookies in your browser settings, but some features may not function properly.

5. Data Security

We implement administrative, technical, and physical safeguards to protect your personal information. While we take reasonable measures, no online transmission is 100% secure.

6. Your Rights

You may request to:

- Access, correct, or delete your personal information. - Opt-out of marketing communications. - Ask questions about how your data is used.

To exercise your rights, contact us at contact@rg-ins.com or call 850-374-3262.

7. Changes to This Policy

We may update this Privacy Policy from time to time. Changes will be posted on this page with a revised "Last Updated" date.

8. Contact Us

Russell Gunter & Associates Insurance LLC 108 Eglin PKWY SE FWB, FL 32548

Email: contact@rg-ins.com Phone: 850-374-3262 Website: