

Terms & Conditions / SMS Messaging Policy

CHBB Insurance Brokerage

Effective Date: 12/2/25

These Terms & Conditions outline how our agency communicates with you, including by SMS (text messaging). By submitting your information through our website, contacting us, or opting in to SMS messaging, you agree to the following terms.

1. SMS Consent & Privacy

By providing your phone number and opting in to SMS communication, you consent to receive text messages from CHBB Insurance Brokerage

We will never disclose any personal information such as Phone numbers and SMS consent with any third parties for marketing purposes.

2. Types of SMS Messages You May Receive

If you opt in to SMS messaging, you may receive messages related to:

- Appointment reminders
- Follow-up messages after a quote or conversation
- Policy updates or service notifications
- Billing inquiries or alerts
- Important account-related information
- Promotions or offers (only if applicable and only with your consent)

Example:

“Hello, this is a reminder of your upcoming appointment with [Company Name] on [Date] at [Time]. Reply STOP to opt out.”

3. Message Frequency

Message frequency varies based on the type of communication.

Typical cadence may include:

- Up to 2 messages per week for account or appointment-related communication
- Additional messages if you specifically request information, updates, or quotes

Message frequency may vary.

4. Message & Data Rates

Standard text messaging and data rates may apply depending on your carrier.
These charges are determined by your mobile provider and are your responsibility.

5. Opt-In Methods

You may opt in to receive SMS messages from CHBB Insurance Brokerage in any of the following ways:

- Verbally, during a conversation
- By submitting an online contact form
- By checking an SMS consent box on any digital or paper form
- By requesting information via text

Your consent is never required as a condition of purchasing insurance.

6. Opt-Out Instructions

You may opt out of SMS messages at any time:

- Reply “STOP” to any message
- Or contact us at 716-243-0212

Once you opt out, you will no longer receive SMS communication unless you opt in again.

7. Help / Support

If you require assistance:

- Text “HELP” to any message
- Or contact us at 716-243-0212

You may also visit our Privacy Policy page for additional information.

8. Additional Messaging Disclosures

- Message and data rates may apply
 - You can opt out at any time by texting STOP
 - For help, text HELP
 - Message frequency may vary
 - SMS consent is not required to purchase insurance
 - Phone numbers collected for SMS purposes will not be shared with third parties for marketing
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9. Website Terms of Use

By using this website, you agree not to:

- Submit false or misleading information
- Misuse our contact forms or messaging systems
- Attempt to disrupt or damage the website
- Copy or republish website content without permission

We reserve the right to update these Terms & Conditions at any time. Updated versions will be posted on this page with a revised effective date.

Contact Us

CHBB Insurance Brokerage – 7366 Erie Rd, Derby, NY 14047 – 716-243-0212