

Privacy Policy

Effective Date: May 1st 2025

1. Information We Collect

We may collect the following types of information when you engage with us:

- Personal Identifiers: Name, email address, phone number, mailing address, and job title.
- Business Information: Company name, tax credit project details, financial contact information, and related documents you provide.
- Insurance & Financial Information: Information necessary to evaluate, quote, and place insurance coverage, including underwriting details, premium amounts, and payment instructions.
- Technical Information: IP address, browser type, and usage data from our website for security and analytics.

2. How We Use Information

We use collected information to:

- Provide brokerage and insurance placement services.
- Communicate with you regarding quotes, policies, renewals, and compliance requirements.
- Process premium payments, commissions, and related financial transactions.
- Maintain records as required by law and insurance regulations.
- Improve our website, services, and client communications.
- Protect against fraud, unauthorized transactions, and other risks.

3. How We Share Information

We may share information only as necessary to deliver our services:

- Insurance Carriers and Underwriters: To obtain quotes, bind coverage, and service policies.
- Regulators and Government Agencies: As required by law, regulation, or surplus lines reporting obligations.
- Service Providers: With vendors who perform services for us (e.g., IT, payment processors, compliance tools).
- Legal Disclosures: When required to protect our rights, comply with a legal process, or respond to regulatory inquiries.

We do not sell your personal information to third parties.

4. Data Security

We implement administrative, technical, and physical safeguards to protect personal information against unauthorized access, disclosure, or misuse. While no system is completely secure, we take reasonable steps to protect your information.

5. Data Retention

We retain information only as long as necessary for business, legal, and regulatory purposes, including surplus lines recordkeeping requirements.

6. Your Choices

You may:

- Request access to, or correction of, your personal information.
- Opt out of non-essential communications (such as marketing emails).
- Contact us regarding deletion requests, subject to legal and regulatory obligations.

7. Third-Party Links

Our website may contain links to third-party sites. We are not responsible for the privacy practices or content of external websites.

8. Children's Privacy

Our services are intended for business professionals. We do not knowingly collect personal information from individuals under 18.

9. Changes to This Policy

We may update this Privacy Policy from time to time. Any changes will be posted on our website with an updated effective date.

10. Contact Us

For questions or concerns about this Privacy Policy, please contact:

Tax Insurance Partners

Email: brian.hemminger@taxinsurancepartners.com

Phone: 704-464-0343

SMS Terms & Conditions

Effective Date: May 1st 2025

1. Program Description

We may use SMS messages to:

- Send important updates about insurance quotes, policies, and renewals.
- Provide reminders about required documentation or deadlines.
- Share relevant regulatory or compliance alerts.
- Deliver customer service responses when requested.

2. Consent

By providing your mobile phone number and opting in, you consent to receive SMS/text messages from us. Consent is not a condition of purchase.

3. Message Frequency

The number of messages will vary depending on your interactions with us, but generally will not exceed **10 per month**.

4. Cost

Message and data rates may apply from your mobile carrier. Check your carrier plan for details.

5. Opt-Out

You may opt out at any time by replying **STOP** to any SMS message you receive. You will receive one final message confirming your opt-out.

6. Support

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

- Phone: 704-464-0343
- Email: brian.hemminger@taxinsurancepartners.com

7. Privacy

We will use and protect your personal information in accordance with our Privacy Policy. SMS data will not be shared with third parties for marketing purposes.

8. Changes

We may update these SMS Terms & Conditions at any time. Updates will be posted on our website with an updated effective date.