
Privacy Policy

Effective Date: [10/28/2025]

Last Updated: [8/1/2024]

1. Introduction

Welcome to Rafael Suarez Insurance Agency

Your privacy matters to us. This **Insurance Agency Privacy Policy** explains how we collect, use, and protect your personal information when you interact with our website, phone system, or **SMS/text messaging services**.

By using our services or providing your contact information, you agree to this Privacy Policy.

2. Information We Collect

We collect only the information necessary to provide insurance quotes, manage policies, and communicate effectively with clients.

Personal and Contact Information

- Name, phone number, email address, and mailing address
- Policy or client identification numbers (if applicable)

Communication Data

- Call details (date, time, duration, caller/callee numbers)
- Text message content and metadata (timestamps, sender/recipient)

Technical Information

- IP address, device type, browser version, and security diagnostics
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3. How We Use Your Information

We use your information to:

- Provide insurance quotes, renewals, billing reminders, and claim updates
- Verify your identity and maintain your account
- Improve customer service and communication quality
- Comply with federal and state insurance regulations

We **never sell or rent your personal information** to third parties for marketing.

4. SMS and Text Messaging Disclosure

To improve customer communication, we may contact you via **SMS or MMS messages**.

When you provide your mobile number and opt in to receive messages, you consent to the following:

- **Consent:** You agree to receive text messages from [Your Insurance Agency Name] about insurance policies, renewals, billing updates, and customer service reminders.
- **No Third-Party Sharing:** We do **not** share your phone number or message data with outside parties for marketing or promotional use.
- **Message Frequency:** Message frequency varies based on your policy or request (typically [insert frequency, e.g., 1–4 messages per month], or as needed).
- **Opt-Out:** You can reply **STOP** at any time to unsubscribe from text messages. A confirmation message will be sent to confirm your opt-out.
- **Help:** For assistance, reply **HELP** or contact us at contact@thesuarezagency.com
- **Message and Data Rates:** Standard carrier message and data rates may apply.
- **Recurring Messages:** Some messages may be sent periodically until you opt out.

Your consent to receive text messages is **not required** to obtain an insurance quote or service.

5. Call and Message Recording

For quality assurance and legal compliance, some calls or text conversations may be recorded or archived.

You will be notified if a call is being recorded. All recordings are encrypted and stored securely.

6. Data Retention

We retain personal and communication records for as long as required to:

- Meet insurance and financial record-keeping laws
- Support active policies and claims
- Maintain accurate business records

Retention periods typically range from **3 to 7 years**, depending on applicable state and federal regulations.

7. Data Security

We use **industry-standard encryption** and secure data centers to protect your personal and communication data.

Security measures include:

- Encrypted voice and text transmissions (TLS/SRTP)
- Secure account access and employee confidentiality agreements
- Regular system audits and compliance reviews

While no digital system is 100% secure, we take every reasonable step to safeguard your data.

8. Your Privacy Rights

Depending on your location, you may have the right to:

- Access or request a copy of your personal data
- Correct or update inaccurate information
- Request deletion or restriction of your data
- Withdraw consent for SMS communications

You can exercise your rights by contacting us at:

Email: admin@thesuarezagency.com

Phone: 831-722-3000

Mail: 1185 Freedom Blvd Suite 3 , Watsonville Ca 95076

9. Cookies and Website Analytics (Optional)

Our website may use cookies and analytics tools to understand user behavior and improve your browsing experience.

You can manage cookie preferences through your browser settings.

We do not track users across third-party websites or sell cookie data.

10. Updates to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our services, laws, or best practices.

Any updates will be posted on this page with a revised “Effective Date.”

11. Contact Us

For privacy-related questions, SMS consent inquiries, or data requests, please contact:

Rafael Suarez Insurance Agency

Email: contact@thesuarezagency.com

Phone: 831-722-3000

Mail: 1185 Freedom Blvd Suite 3, Watsonville Ca 95076

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