



Privacy Policy

Effective Date: January 1, 2026

RMA Consultant Group (“RMA,” “we,” “our,” or “us”) is committed to protecting the privacy and confidentiality of visitors to our website and individuals who engage with our services. This Privacy Policy explains how we collect, use, disclose, and safeguard information obtained through our website.

1. Information We Collect

We may collect the following types of information:

a. Information You Voluntarily Provide

- Name
- Company name
- Email address
- Telephone number
- Any information submitted through contact forms, email inquiries, or direct communications

b. Automatically Collected Information

- When you visit our website, we may automatically collect:
 - IP address
 - Browser type and version
 - Device information
 - Pages visited and time spent on the site
 - Referring URLs

This information is collected through cookies or similar tracking technologies and is used for website functionality, analytics, and security purposes.

2. How We Use Information

We use the collected information to:



- Respond to inquiries and communications
- Evaluate and provide requested services
- Improve website performance and user experience
- Maintain security and prevent unauthorized access
- Comply with legal, regulatory, or contractual obligations
- We do not sell, rent, or trade personal information to third parties.

3. Cookies and Tracking Technologies

Our website may use cookies or similar technologies to:

- Enable basic website functionality
- Analyze traffic and usage trends
- Enhance user experience
- You may control cookie preferences through your browser settings.

4. Disclosure of Information

We may disclose information:

To service providers who assist in website operations or communications, subject to confidentiality obligations

When required by law, legal process, or governmental request

To protect our rights, property, or the safety of our firm, clients, or others

5. Confidentiality and Investigative Matters

Due to the nature of our advisory and investigative services, RMA Consultant Group maintains strict confidentiality practices. Information related to client matters is handled in accordance with applicable contractual obligations, professional standards, and legal requirements.



6. Data Security

We implement reasonable administrative, technical, and physical safeguards designed to protect information from unauthorized access, disclosure, alteration, or destruction. However, no method of transmission over the internet is completely secure.

7. Third-Party Links

Our website may contain links to third-party websites. RMA Consultant Group is not responsible for the privacy practices or content of those external sites.

8. Children's Privacy

Our website is not intended for individuals under the age of 18. We do not knowingly collect personal information from children.

9. Your Rights and Choices

- Depending on applicable law, you may have the right to:
- Request access to the personal information we hold about you
- Request correction or deletion of your information
- Withdraw consent for communications
- Requests may be submitted using the contact information below.

10. Website Purpose and Informational Use Only

This website is provided for general informational purposes only and is intended to describe RMA's services and professional capabilities.

Nothing on this website constitutes:

- Legal advice
- Investment advice
- Insurance advice
- Regulatory or compliance advice
- An offer to enter into a contract or engagement



11. No Client, Fiduciary, or Advisory Relationship

Use of this website does not create:

- A client relationship
- A fiduciary duty
- A legal, investigative, or advisory relationship
- A formal relationship with RMA exists only upon execution of a written engagement agreement signed by authorized representatives of both parties.

12. Investigative, Due Diligence & Advisory Services Disclaimer

RMA provides investigative due diligence, background intelligence, and strategic advisory services that involve professional judgment based on information available at the time of review.

Accordingly:

- Findings are not guarantees or certifications
- Information may be incomplete, time-sensitive, or subject to change.
- Results do not constitute legal conclusions or compliance determinations.
- Clients are solely responsible for decisions made based on RMA's work product.

13. No Legal, Investment, or Insurance Advice

RMA Consultant Group:

- Is not a law firm.
- Is not an investment advisor.
- Is not an insurance broker or carrier.
- Users should consult qualified professionals regarding legal, financial, insurance, or regulatory matters.
- RMA Consultant Group is a licensed independent All Lines Insurance Adjuster firm.



14. Website Communications & User Responsibilities

Users agree that:

- Website communications are not secure for sensitive or confidential information
- Submission of information is at the user's own risk
- Unsolicited submissions do not create confidentiality obligations
- Users must not submit unlawful, misleading, defamatory, or proprietary information without authorization.

15. Intellectual Property Rights

All website content, including text, graphics, logos, and design elements, is the property of RMA Consultant Group or its licensors and is protected by applicable intellectual property laws.

Users may not:

- Copy, reproduce, or distribute content without written permission
- Use RMA branding without authorization
- Create derivative works based on website materials
- 7. Third-Party Links
- This website may contain links to third-party websites. RMA:
 - Does not control those sites
 - Is not responsible for their content or practices
 - Provides links for convenience only
- Access to third-party sites is at the user's own risk.
- 8. Limitation of Liability



16. To the maximum extent permitted by law

- RMA shall not be liable for any direct, indirect, incidental, consequential, or special damages arising from website use
- RMA is not responsible for errors, omissions, delays, or interruptions
- Liability related to services is governed exclusively by written engagement agreements

17. No Warranties

- This website is provided on an “as is” and “as available” basis.
- RMA disclaims all warranties, express or implied, including warranties of accuracy, completeness, merchantability, fitness for a particular purpose, and non-infringement.

18. Compliance with Laws

Users agree to use the website in compliance with all applicable local, state, national, and international laws and regulations.

20. Indemnification

Users agree to indemnify and hold harmless RMA Consultant Group from any claims, damages, losses, or expenses arising out of:

- Misuse of the website
- Violation of these Terms
- Unauthorized reliance on website content

21. Modifications to Terms

RMA reserves the right to modify these Terms at any time. Updates will be posted on this page with a revised effective date. Continued use of the website constitutes acceptance of updated Terms.

22. Governing Law & Venue

These Terms shall be governed by and construed in accordance with the laws of the state in which RMA Consultant Group is headquartered, without regard to conflict-of-law principles.



23. Entire Agreement & Priority

These Terms, together with the Privacy Policy and Confidentiality & Disclosures page, govern website use in the event of a conflict and written agreement control.

24. Updates to This Privacy Policy

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

25. Contact Information

For questions regarding this Privacy Policy or our data practices, please contact:

RMA Consultant Group

rma@rmacgr.com

786-258-7227