

Privacy Policy

Effective Date: July 25, 2026

At Roberts Insurance LLC (the “agency”), we are committed to protecting your nonpublic personal information (NPI). This Privacy Policy explains how we collect, use, secure, and share information gathered through our website, web forms, third-party software, email communications, and text messaging services. We operate in compliance with the Federal Gramm-Leach-Bliley Act (GLBA) and the state insurance regulations of **Alabama, Florida, and Mississippi.**

1. Information We Collect

To provide accurate insurance quotes, issue policies, and service your accounts across Auto, Home, Commercial, and Life/Health insurance lines, we collect the following types of information:

- **Personal Identifiers:** Name, vehicle garaging address, mailing address, email address, phone numbers, occupation, driver’s license number, and date of birth. We may also collect the following identifiers: social security number, Medicare number.
- **Underwriting and Risk Data:** Vehicle identification numbers (VINs), driving histories, USDOT number, property descriptions, prior insurance information, business operations data, and health-related disclosures necessary for life or health insurance evaluations.
- **Consumer Reports:** Claims histories (CLUE reports), motor vehicle records (MVRs), and credit-based insurance scores obtained from third-party consumer reporting bureaus.

2. How We Use Your Information

We utilize your data strictly for legitimate insurance agency business operations:

- Processing and submitting applications to our insurance carriers, managing general agents and wholesalers submitted directly, via comparative rater, and via agency management system(s).
- Servicing active policies, managing renewals, and processing claims.
- Communicating with you regarding quote requests, policy status, and account updates via email, text messaging, and phone call, delivered either manually or automatically.

3. Information Sharing and Disclosure

We do not sell, rent, or lease your personal information to third-party marketing companies or lead brokers. Your data is shared with:

- **Insurance Carriers, Managing General Agents and Wholesalers:** Affiliated insurance companies required to evaluate risk, generate premium quotes, and bind coverage.
- **Service Providers:** Secure technology vendors and communication platforms that assist us in operating our website and sending authorized automated messages.
- **Legal Authorities:** Government regulators or law enforcement when required by law or to protect against fraud.

4. Mandatory SMS/Text Messaging Disclosures

In compliance with A2P 10DLC telecommunication rules and state laws (including the Florida Telephone Solicitation Act):

- **Consent and Sharing Protection:** Mobile numbers and consent collected for SMS/text messaging purposes will **not** be shared with third parties, external affiliates, or joint marketing partners for marketing or promotional purposes.
- **Automated Quote Follow-ups:** By providing your mobile number and explicitly checking our opt-in consent box on our quote forms, you authorize our agency to send automated text messages to follow up on your insurance inquiries. Message and data rates may apply.
- **Opt-Out Mechanisms:** You can cancel text communications at any time. Simply reply **STOP** to any text message you receive from us.

5. Email Marketing and Newsletters

If you opt into our digital newsletter or request a quote, we may send you automated emails regarding coverage updates, safety tips, and agency information. You can opt out of these updates at any time by clicking the "Unsubscribe" link located at the bottom of any email.

6. Data Security and Technology

We implement robust administrative, technical, and physical safeguards to protect your NPI. When you submit information through our website, data is encrypted in transit and securely transmitted into our agency management system(s). We do not store or retain highly sensitive underwriting data on local website servers.

7. State-Specific Rights

- **Florida Residents:** If you qualify under the threshold of the Florida Digital Bill of Rights (FDBR) or applicable state consumer laws, you maintain specific rights regarding the verification, correction, or deletion of your personal data, subject to exemptions for data strictly regulated by the GLBA, federal and state insurance statutes and rules.
- **Alabama and Mississippi Residents:** Data processing conforms to the standards enforced by federal statutes and rules, the Alabama Department of Insurance and the Mississippi Insurance Department regarding consumer financial and health privacy protections.

8. Changes to This Privacy Policy

We reserve the right to revise, update, or change this Privacy Policy at any time without prior notice. Your continued use of the website following the publication of any modifications constitutes your automatic acceptance of the updated policy.

9. Contact Information

For legal inquiries, formal notices, or questions regarding this policy, please contact us directly at:

- Agency Name: Roberts Insurance LLC
- Physical Address: 3216 Dauphin St. Mobile, AL 36606
- Email Contact: agents@robertsinsurancellc.com