

Sarah Rollins

Your Health Insurance Neighbor

yourhealthinsuranceneighbor.com

Effective Date: April 10, 2026

TEXT MESSAGING PRIVACY POLICY

1. Overview

This Text Messaging Privacy Policy describes how Sarah Rollins, an independent insurance agent operating as Your Health Insurance Neighbor, licensed in the State of Colorado ("we," "us," or "our"), collects, uses, and protects information you provide in connection with our text messaging communications. This policy applies specifically to information gathered through or in connection with our business text messaging service and does not govern information collected through other channels.

2. Information We Collect Through Text Messaging

When you communicate with us via text message, we may collect:

- Your mobile phone number
- The content of text messages you send to us
- Records of message delivery and timing
- Appointment-related information you share via text (dates, times, preferences)
- Questions, requests, or concerns you communicate via text

We do not use our text messaging service to collect financial account information, Social Security numbers, or insurance application data. Information required for insurance enrollment is collected separately, in person or through our enrollment process, and is governed by applicable carrier and regulatory privacy requirements.

3. How We Use Your Information

Information collected through our text messaging service is used solely to conduct legitimate business communications with you, including:

- Confirming, scheduling, or rescheduling appointments
- Sending appointment reminders
- Notifying you of important deadlines (e.g., open enrollment periods, payment due dates)
- Responding to your questions or service requests
- Providing updates relevant to your insurance coverage or policy

We do not use text messaging data for marketing profiling, automated decision-making, or any purpose unrelated to your direct business relationship with us.

4. Information Sharing and Disclosure

We do not sell, rent, trade, or share the information collected through our text messaging service with any third party for any purpose.

Please note: Information you provide to insurance carriers in connection with your enrollment in an insurance plan is collected through a separate process and is subject to the privacy policies of the relevant carrier(s) and applicable state and federal law. That information is not obtained from or dependent on our text messaging system.

We may disclose information if required to do so by law, court order, or regulatory authority, or to protect the rights, property, or safety of our clients or the public.

5. Data Retention

We retain text message records for as long as reasonably necessary to conduct our business, resolve any disputes, and comply with applicable legal obligations. When records are no longer needed, they are deleted or de-identified in accordance with our standard business practices.

6. Data Security

We take reasonable and appropriate measures to protect the information collected through our text messaging service from unauthorized access, disclosure, or misuse. However, no method of electronic communication is completely secure. By communicating with us via text message, you acknowledge this inherent limitation.

7. Your Choices and Opt-Out Rights

Participation in our text messaging communications is voluntary. You may opt out at any time by replying STOP to any text message from us, or by contacting us directly at the address below. Upon receipt of an opt-out request, we will cease sending text messages to your number, except as may be required to confirm your opt-out or comply with legal requirements.

You may also reply HELP at any time to receive assistance or contact information.

8. Children's Privacy

Our text messaging service is intended for adults. We do not knowingly collect information from individuals under the age of 18 through our text messaging service. If you believe a minor has contacted us via text, please notify us so we may take appropriate action.

9. Changes to This Policy

We reserve the right to update this Privacy Policy at any time. Material changes will be communicated via our website or, where appropriate, by text message. Your continued use of our text messaging service after any such changes constitutes acceptance of the updated policy.

10. Contact Us

For questions, concerns, or opt-out requests related to this Privacy Policy, please contact:

Sarah Rollins

Your Health Insurance Neighbor

State of Colorado

Email: srollins@healthmarkets.com

Website: yourhealthinsuranceneighbor.com