

Sarah Rollins

Your Health Insurance Neighbor

yourhealthinsuranceneighbor.com

Effective Date: April 10, 2026

TEXT MESSAGING TERMS AND CONDITIONS

1. Program Description

Sarah Rollins, operating as Your Health Insurance Neighbor ("we," "us," or "our"), is an independent insurance agent licensed in the State of Colorado. We use text messaging as a primary method of business communication with our clients. These Terms and Conditions govern your participation in our text messaging program.

Our text messaging program is strictly operational and transactional in nature. We do not send marketing or promotional messages.

2. Consent to Receive Text Messages

By providing your mobile phone number to us and engaging in a business relationship with us, you consent to receive text messages from us for the purposes described in these Terms. You understand that:

- Text messaging is our primary method of business communication with clients
- Messages may be sent using an automated or manual texting platform
- Consent to receive text messages is not a condition of purchasing any insurance product or service
- You may withdraw consent at any time by following the opt-out instructions below

3. Types of Messages

Messages sent through our text messaging program are limited to operational and transactional communications, including:

- Appointment confirmations, reminders, and scheduling updates
- Notices of important insurance-related deadlines (e.g., open enrollment, payment due dates)
- Responses to questions or service requests you initiate
- Updates or notifications relevant to your insurance coverage
- General client service communications necessary to manage your account or policy

We do not send advertising, marketing solicitations, or promotional content via text message.

4. Message Frequency

Message frequency will vary based on your needs and the nature of your business with us. You may receive multiple messages per week during active periods such as open enrollment or when an appointment or deadline is approaching.

5. Message and Data Rates

Message and data rates may apply depending on your mobile carrier plan. We are not responsible for any charges imposed by your mobile carrier. Please contact your carrier for details about your plan.

6. How to Opt Out

You may opt out of receiving text messages from us at any time by:

- Replying STOP to any text message you receive from us
- Contacting us directly at scrollins@healthmarkets.com with a request to be removed from our text messaging program

After you opt out, you will receive a single confirmation message and will not receive further text messages from us, except as required to confirm your opt-out. Please note that opting out of text messages does not affect your business relationship with us or any insurance coverage you hold. We will contact you through alternative means as needed.

7. Help

Reply HELP to any text message from us to receive assistance, or contact us directly at scrollins@healthmarkets.com.

8. Supported Carriers

Our text messaging service is available on most major U.S. mobile carriers. Carrier support may vary. We are not responsible for delayed or undelivered messages due to carrier limitations, network outages, or factors outside our control.

Carriers are not liable for delayed or undelivered messages.

9. Privacy

Your use of our text messaging service is also subject to our Text Messaging Privacy Policy, which is incorporated herein by reference. Information you share through text message is used solely to conduct your business with us and is not sold or shared with third parties.

10. Prohibited Use

You agree that you will not use our text messaging service to:

- Impersonate any person or entity
- Send harassing, threatening, or abusive messages
- Transmit fraudulent or misleading information
- Engage in any activity that violates applicable law

11. Limitation of Liability

To the fullest extent permitted by applicable law, we shall not be liable for any indirect, incidental, special, or consequential damages arising out of or related to your use of our text messaging service, including but not limited to missed messages, delayed delivery, or technical errors.

12. Governing Law

These Terms and Conditions are governed by the laws of the State of Colorado, without regard to conflict of law principles. Any disputes arising under these Terms shall be subject to the exclusive jurisdiction of the courts of the State of Colorado.

13. Changes to These Terms

We reserve the right to modify these Terms and Conditions at any time. Updated terms will be posted to our website at yourhealthinsuranceneighbor.com. Your continued participation in our text messaging program following any update constitutes acceptance of the revised terms.

14. Contact Information

For questions about these Terms and Conditions or our text messaging program, please contact:

Sarah Rollins

Your Health Insurance Neighbor

State of Colorado

Email: srollins@healthmarkets.com

Website: yourhealthinsuranceneighbor.com