

Privacy Policy

Effective Date: August 21, 2026

1. Who We Are and What This Policy Covers

Roth Jorstad Insurance ("Roth Jorstad Insurance," "we," "us," or "our") respects your privacy and is committed to protecting the personal information you provide to us.

This Privacy Policy explains how we collect, use, and protect information when you visit our website, submit an inquiry or quote request, communicate with us, or otherwise interact with our website and related services (collectively, the "Services").

This Policy applies to information collected through our website and Services. It does not apply to third-party websites, applications, insurance carrier websites, or other services that you may access through links on our website. Those third parties have their own privacy policies and practices.

2. Information We Collect

Depending on how you interact with us, we may collect the following types of information.

A. Information You Provide

You may voluntarily provide personal information when you:

- Request an insurance quote
- Contact our office
- Complete a contact or inquiry form
- Request information about an insurance product or service
- Communicate with us by email, telephone, or text message
- Provide information necessary to obtain or maintain an insurance policy

This information may include:

- Name
- Mailing or physical address
- Email address
- Telephone or mobile phone number
- Date of birth

- Driver's license information
- Vehicle information
- Property information
- Business information
- Insurance policy information
- Information contained in communications with us
- Other information reasonably necessary to provide insurance services or obtain a quote

We collect only information reasonably necessary for the purposes described in this Policy.

B. Information Collected Automatically

When you visit our website, certain information may be collected automatically, including:

- IP address
- Browser type and version
- Device type
- Operating system
- Pages visited
- Date and time of visits
- Referring website or webpage
- General website usage information

This information may be used to maintain website security, understand website usage, and improve our Services.

C. Cookies and Similar Technologies

Our website may use cookies, pixels, analytics tools, and similar technologies to provide website functionality, maintain security, understand website traffic, and improve website performance.

You can generally control or disable cookies through your web browser settings.

3. How We Use Information

We may use information we collect only for legitimate business and service-related purposes, including:

- Providing insurance quotes and services
- Responding to questions and inquiries
- Contacting you regarding a quote, policy, claim, or request you have made
- Communicating with you regarding services you have requested
- Submitting information to insurance carriers and other insurance-related providers when necessary to obtain a quote or provide insurance services
- Processing and maintaining insurance applications and policies
- Assisting with claims and policy-related questions
- Maintaining customer and business records
- Maintaining and securing our website
- Detecting and preventing fraud, abuse, or unauthorized activity
- Complying with applicable laws and regulations

We do **not** use personal information or mobile information for advertising or promotional purposes unless you have separately provided consent where such consent is required by applicable law.

4. Restrictions on Sharing Personal and Mobile Information

We do not sell or share mobile phone numbers, mobile information, or personal information with third parties, affiliates, or partners for marketing or promotional purposes.

We only share personal information with third parties when it is **strictly necessary to provide the insurance services or other services you have requested**, or when disclosure is required or permitted by applicable law.

When information must be provided to a third party to deliver a requested service, we require the third party to protect the information and use it only for the purposes for which it was provided, subject to applicable law and contractual obligations.

Under no circumstances will mobile phone numbers or mobile information be sold, rented, or shared with third parties for advertising, marketing, or promotional purposes.

Insurance Carriers and Insurance Providers

When you request an insurance quote or insurance service, we may provide relevant information to insurance companies, carriers, wholesalers, underwriting companies, and other

insurance-related providers when necessary to evaluate your application, obtain a quote, issue or maintain a policy, process a claim, or provide another insurance service you have requested.

These disclosures are made solely for legitimate insurance and service-related purposes and are not made for third-party marketing or promotional purposes.

Service Providers

We may use service providers that are necessary to operate our website or provide our Services, such as website hosting, security, technology, document management, communications, and other business-support services.

Information is provided to these service providers only when reasonably necessary for them to perform services on our behalf. We do not authorize these service providers to sell or use your personal or mobile information for their own advertising or promotional purposes.

Legal and Safety Reasons

We may disclose information when reasonably necessary to:

- Comply with applicable laws, regulations, subpoenas, or legal processes
- Protect our rights or property
- Protect the safety of our clients, employees, or others
- Investigate fraud, security issues, or unlawful activity
- Enforce our agreements or policies

5. Text Messages and Mobile Information

If you provide a mobile telephone number and consent to receive text messages from Roth Jorstad Insurance, your mobile number will be used only for the communication purposes for which you provided consent, such as responding to an inquiry, providing information related to a requested service, or communicating about your insurance policy or request.

Mobile information will not be sold, rented, or shared with third parties, affiliates, or partners for marketing or promotional purposes.

We do not share mobile information with third parties for their own advertising or promotional purposes.

Consent to receive text messages is not a condition of purchasing insurance or receiving insurance services.

You may opt out of text messages at any time by following the opt-out instructions provided in the message or by contacting our office.

6. Email and Other Communications

If you provide an email address or telephone number, we may use it to communicate with you regarding your insurance inquiry, quote, policy, account, claim, or other service you have requested.

We do not sell, rent, or share your email address, telephone number, or mobile information with third parties for their marketing or promotional purposes.

Service-related communications may continue when necessary to respond to your request, service your policy, or provide information you have requested.

7. Cookies, Analytics, and Tracking

We may use cookies and similar technologies for purposes such as:

- Website functionality
- Website security
- Website performance
- Understanding website traffic
- Improving our website and Services

Any analytics or similar technology used on the website is intended to help us operate and improve our website and is not intended to authorize the sale of personal or mobile information for advertising or promotional purposes.

We do not sell or share mobile information for advertising or promotional purposes.

8. Data Retention

We retain personal information for as long as reasonably necessary to provide our Services, maintain business and insurance records, comply with legal and regulatory requirements, resolve disputes, and fulfill the purposes described in this Policy.

Retention periods may vary depending on the type of information and the reason it was collected.

9. Security

We use reasonable administrative, technical, and physical safeguards designed to protect personal information from unauthorized access, disclosure, alteration, or destruction.

However, no method of transmitting or storing information electronically is completely secure, and we cannot guarantee absolute security.

10. Children's Privacy

Our website is not directed toward children under the age of 13, and we do not knowingly collect personal information from children under 13 through our website.

If you believe that a child has provided personal information through our website, please contact us so that we can take appropriate steps.

11. Your Privacy Rights

Depending on where you live and subject to applicable law, you may have certain rights regarding your personal information.

These rights may include the right to:

- Request access to personal information we maintain about you
- Request correction of inaccurate personal information
- Request deletion of personal information, subject to applicable exceptions
- Request information about how your personal information is collected and used
- Obtain a copy of certain personal information
- Opt out of certain types of data processing where applicable

Certain information may be exempt from these rights under applicable law, including information we are required or permitted to maintain for legal, regulatory, insurance, or business purposes.

To make a privacy-related request, please contact our office using the contact information listed below.

We may need to verify your identity before completing a request in order to protect your information.

12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes to our business, website, services, technology, or applicable laws.

When we make changes, we will update the Effective Date at the top of this Policy.