

FIU Privacy Policy

Effective Date: January 1, 2026

Last Updated: February 19, 2026

1. Introduction

Fuhrman Insurance Unlimited, Inc. (“Company,” “we,” “our,” or “us”) is committed to protecting your privacy and safeguarding your personal information.

This Privacy Policy explains how we collect, use, disclose, and protect your information when you visit our website, www.fuhrmaninsurance.com, and use our insurance services.

By accessing our website or providing your information to us, you agree to the terms of this Privacy Policy.

2. Information We Collect

We may collect the following categories of information:

A. Personal Information

Information that identifies you or can reasonably be linked to you, including:

- Full name
- Mailing address
- Email address
- Phone number
- Date of birth
- Driver’s license number
- Insurance policy details
- Social Security number (when required for underwriting or policy processing)
- Payment and billing information

B. Financial Information

When you make payments, we may collect:

- Credit/debit card information

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- Bank account information (for ACH payments)
- Billing address

Payment information is processed securely by third-party payment processors and is not stored on our servers unless necessary for business or legal purposes.

C. Non-Personal Information

We may automatically collect certain technical data such as:

- IP address
- Browser type
- Device information
- Pages visited
- Date and time of visit
- Referring website

D. Cookies and Tracking Technologies

We may use cookies and similar technologies to:

- Improve website functionality
- Analyze traffic and usage trends
- Enhance user experience

You can adjust your browser settings to disable cookies, though some features of the website may not function properly.

3. How We Use Your Information

We use your information to:

- Provide insurance quotes and policy services
- Process applications and underwriting
- Issue and manage insurance policies
- Process payments and billing
- Communicate with you regarding your policy

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- Respond to inquiries and customer service requests
- Comply with legal and regulatory requirements
- Prevent fraud and enhance security
- Improve our website and services

We only use personal information for legitimate business purposes consistent with applicable law.

4. How We Share Your Information

We may share your information in the following circumstances:

A. Insurance Carriers and Underwriters

To obtain quotes, issue policies, and service coverage.

B. Service Providers

With trusted third parties who perform services on our behalf, such as:

- Payment processors
- IT and website hosting providers
- Customer management systems
- Compliance and legal advisors

These providers are contractually obligated to safeguard your information.

C. Legal and Regulatory Compliance

If required to do so by law, subpoena, court order, or regulatory authority.

D. Business Transfers

In connection with a merger, acquisition, or sale of assets.

We do not sell your personal information.

5. Data Security

We implement reasonable administrative, technical, and physical safeguards to protect your information, including:

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- Encrypted data transmission (SSL)
- Access controls
- Secure data storage practices

However, no method of internet transmission or electronic storage is completely secure, and we cannot guarantee absolute security.

6. Data Retention

We retain personal information as long as necessary to:

- Provide insurance services
- Meet contractual obligations
- Comply with state and federal regulations
- Resolve disputes
- Enforce agreements

Retention periods may vary depending on legal and regulatory requirements applicable to insurance providers.

7. Your Privacy Rights

You may have rights under applicable federal and state laws, including the right to:

- Request access to your personal information
- Request correction of inaccurate information
- Request deletion of certain personal information (subject to legal retention requirements)
- Opt out of marketing communications

To exercise your rights, please contact us at the phone number listed below.

8. Third-Party Links

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Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of those websites.

9. Children's Privacy

Our website and services are not intended for individuals under the age of 18. We do not knowingly collect personal information from minors.

10. SMS/Text Messaging Communications

Fuhrman Insurance Unlimited, Inc. may offer the option to receive communications via SMS/text message.

By providing your mobile phone number and opting in, you consent to receive text messages from Fuhrman Insurance Unlimited, Inc. regarding:

- Insurance quotes
- Policy updates
- Billing reminders
- Appointment confirmations
- Customer service communications

Message frequency may vary.

Message and data rates may apply based on your mobile carrier plan.

You may opt out of receiving SMS messages at any time.

Opting out of SMS communications will not affect your insurance coverage or other communications necessary to service your policy.

We do not sell or share your mobile phone number for third-party marketing purposes.

12. Changes to This Privacy Policy

We may update this Privacy Policy periodically. Any changes will be posted on this page with a revised "Last Updated" date.

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13. Contact Information

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