

Terms & Conditions

Last updated: October 22, 2026

Welcome to our website. These Terms & Conditions ("Terms") govern your use of www.bigoftexas.com (the "Website") and the text messaging program offered by Blancken Insurance Group ("we," "us," or "our"). By using the Website, you agree to these Terms. If you do not agree, please do not use the Website.

1. About Our Website

Blancken Insurance Group is an Austin, Texas-based insurance agency. The Website provides information about our insurance services, including:

- Commercial Real Estate Insurance, including commercial property, lessor's risk, and commercial general liability coverage
- HOA and Condo Association Insurance, including master policy, directors & officers, and fidelity bond coverage
- Group Health Insurance, including small group, level-funded and self-funded health plans, and ancillary benefits

2. No Insurance Advice or Coverage

Content on the Website, including blog posts and service descriptions, is provided for general informational purposes only. It is not legal, tax, or insurance advice, and it does not describe the terms of any specific policy.

Submitting a contact form, requesting a quote, or receiving a text message from us does not bind coverage or create an insurance policy. Coverage is subject to underwriting, carrier approval, and the terms, conditions, and exclusions of the policy actually issued. Coverage is not in effect until confirmed in writing by us or the insurance carrier.

3. Quotes and Carrier Information

Quotes are estimates based on the information you provide and are subject to change. You are responsible for providing complete and accurate information. Claims, payments, and policy servicing may be handled directly by the insurance carrier, and the carrier's own terms and privacy practices apply to those services.

4. Acceptable Use

When using the Website, you agree not to:

- Use the Website for any unlawful purpose
- Submit false or misleading information
- Attempt to gain unauthorized access to the Website or related systems
- Interfere with or disrupt the operation or security of the Website
- Copy, scrape, or reproduce Website content for commercial use without our written permission

5. SMS Messaging Program

Blancken Insurance Group offers a text messaging program for individuals who expressly opt in. Messages may include:

- Responses to inquiries and quote requests
- Appointment confirmations and reminders
- Policy, renewal, and document reminders
- Service-related updates

How to Opt In: You may opt in through the contact form on our Website by providing a mobile phone number and selecting the SMS consent checkbox. The checkbox is optional and is not selected by default. Providing a phone number without selecting the checkbox does not enroll you in text messaging.

Consent: Consent to receive text messages is not a condition of purchasing any goods or services.

Message Frequency and Rates: Message frequency varies based on your interactions with us. Message and data rates may apply. Contact your wireless carrier for details about your messaging plan.

Opting Out: Reply STOP to any message to unsubscribe. You may receive one final message confirming your request. After opting out, you will not receive further messages unless you opt in again.

Help: Reply HELP for assistance, or contact us at 512-293-9588 or laura@bigoftexas.com.

Sensitive Information: Our text messages will never ask for Social Security numbers, bank or card numbers, passwords, or health information. Please do not send sensitive information by text message.

Delivery: Wireless carriers are not liable for delayed or undelivered messages. Delivery may be affected by carrier availability, network conditions, and device compatibility.

Privacy: Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. Text messaging opt-in data and consent will not be shared with any third parties. Please review our Privacy Policy for more information about how we collect, use, and protect personal information.

6. Intellectual Property

The Website and its content, including text, graphics, logos, and design, are owned by or licensed to Blancken Insurance Group and are protected by applicable intellectual property laws. You may view and print Website content for personal, non-commercial use only.

7. Third-Party Links

The Website may contain links to third-party websites, including insurance carriers, review sites, and social media pages. We are not responsible for the content, policies, or practices of

third-party websites.

8. Disclaimer of Warranties

The Website and its content are provided "as is" and "as available," without warranties of any kind, express or implied. We do not guarantee that the Website will be uninterrupted, error-free, or that its content is complete or current.

9. Limitation of Liability

To the fullest extent permitted by law, Blancken Insurance Group will not be liable for any indirect, incidental, consequential, or special damages arising from your use of, or inability to use, the Website or its content.

10. Governing Law

These Terms are governed by the laws of the State of Texas, without regard to its conflict-of-law principles.

11. Changes to These Terms

We may update these Terms from time to time. When changes are made, we will post the revised Terms on this page and update the "Last updated" date. Continued use of the Website after changes are posted means you accept the revised Terms.

12. Contact Us

If you have any questions about these Terms, please contact us:

- Blancken Insurance Group
- Address: 5541 McNeil Drive, Austin, Texas 78729
- Phone: 512-293-9588
- Email: laura@bigoftexas.com