Terms & Conditions

Last updated: October 26, 2026

Welcome to our website. These Terms & Conditions ("Terms") govern your use of www.besedainsurance.com (the "Website") and the text messaging program offered by Beseda Insurance ("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

Beseda Insurance is an independent insurance agency located in East Bernard, Texas. The Website provides information about our insurance services, including:

- Personal Insurance: homeowner's, auto, recreational vehicle, and umbrella coverage
- Commercial Insurance: commercial trucking, commercial property, and general liability coverage
- Life Insurance

2. No Insurance Advice or Coverage

Content on the Website 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 sending or receiving a text message does not bind, change, or cancel coverage. Coverage is subject to underwriting, carrier approval, and the terms, conditions, and exclusions of the policy actually issued, and is not in effect until confirmed in writing by us or the insurance carrier.

3. Quotes, Client Center, and Carrier Services

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 or through third-party platforms linked from our Client Center, and those providers' 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 Terms of Service

1. When you opt-in to the service, we will send you a message to confirm your signup. By opting into this service you can expect to receive responses to your inquiries and quote requests, appointment reminders, policy and renewal reminders, and service-related updates from Beseda Insurance! **Message and data rates may apply. Message frequency varies.** Text "**HELP**" for help. Text "**STOP**" to cancel.
2. You can cancel this service at any time. Just text "**STOP**" to **opt out**. After you send the message "**STOP**" to us, we will send you a reply message to confirm that you have been unsubscribed. After this, you will no longer receive messages from us. If you want to join again, just sign up as you did the first time and we will start sending messages to you again.
3. If at any time you forget what keywords are supported, just text "**HELP**". After you send the message "**HELP**" to us, we will respond with instructions on how to use our service as well as how to unsubscribe.
4. Carriers are not liable for delayed or undelivered messages.
5. For all questions about the services provided by this number, you can send an email to info@besedainsurance.com or call 979-335-7374.
6. Consent to receive text messages is not a condition of purchasing any goods or services. You may opt in by providing your mobile phone number and checking the optional SMS consent checkbox on our website form.
7. Our text messages will never ask for Social Security numbers, driver's license numbers, bank or card numbers, or passwords. Please do not send sensitive information by text message.

SMS Privacy: We do not share consumer opt in consent with any 3rd parties. Mobile data consent will not be shared with any 3rd parties through this SMS channel. Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. If you have any questions regarding privacy, please read our Privacy Policy.

6. Intellectual Property

The Website and its content, including text, graphics, logos, and design, are owned by or licensed to Beseda Insurance 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 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, Beseda Insurance 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:

- Beseda Insurance
- Address: 110 S Urbanec Street, East Bernard, Texas 77435
- Phone: 979-335-7374
- Email: info@besedainsurance.com