



Privacy Policy

Effective Date: 01/01/2025

Cornerstone Insurance LLC ("we," "our," "us") values your privacy and is committed to protecting your personal information. This Privacy Policy outlines how we collect, use, store and safeguard your information when you visit our website (<https://cornerstoneinsurance.llc>) or communicate with us, and your rights concerning this data. We do not share your data with third parties for marketing or promotional purposes.

Data Sharing and Disclosure:

We do not share your personal data with third parties for marketing or promotional purposes. We may share your data with third parties only in the following circumstances:

- Service Providers: With third-party service providers who perform functions on our behalf, such as IT service providers, data storage providers, and telecom service providers
- Legal Obligations: When required by law or to respond to legal processes.
- Protection: To protect our rights, property, and safety, or that of our customers and others.

Information We Collect

We may collect the following types of personal information when you interact with us:

- Identity and contact data: Name, address, email address, and phone number
- Insurance-related information necessary for quotes and policies
- Technical Data: IP address, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform
- Usage Data: information about how you use our website, products and services
- Communication preferences in receiving marketing from us and records of interactions

Methods of Data Collection:

We collect personal data using various methods, primarily through visiting our office and through forms on our website:

- Direct Interactions: You provide your personal data when you fill out forms, create an account, subscribe to our services, request marketing materials, or give us feedback.

- **Automated Technologies:** As you interact with our website, we may automatically collect technical data about your equipment, browsing actions, and patterns. We collect this data using cookies, server logs, and other similar technologies

How We Use Your Information

We use your personal data for the following purposes:

- **SMS Program:** If you opt into our SMS program, we will send you messages regarding our services, updates, policies, and promotional offers. You will receive messages about product updates, service notifications, and special offers. You can opt out at any time.
- **Service Provision:** To perform the contract we are about to enter into or have entered into with you.
- **Informational Communications:** To communicate with you about our services.
- **Prospecting:** To analyze your data to understand your preferences and prospects for new clients.
- **Customer Support:** To respond to your inquiries and provide support.

Data Storage, Maintenance, and Protection

We implement appropriate security measures to protect your personal data from being accidentally lost, used, or accessed in an unauthorized way, altered, or disclosed. These measures include:

- **Data Encryption:** Encrypting personal data to protect it from unauthorized access.
- **Access Controls:** Limiting access to personal data to authorized personnel only.
- **Regular Security Assessments:** Conducting regular security assessments to identify and mitigate potential vulnerabilities.

Text Messaging Policy

If you opt into receiving text messages from us, we may send you messages related to your policy, claims, or other service-related communications. **We will never share, sell, or distribute your phone number or text messaging data to third parties for marketing purposes.** You may opt out of text messages at any time by replying "STOP" or contacting us directly.

Your Privacy Rights

You have the right to:

- **Access:** You can request access to the personal data we hold about you.
- **Correction:** You can request correction of any incomplete or inaccurate data we hold about you.
- **Erasure:** You can request deletion of your personal data where there is no good reason for us to continue processing it.

- **Objection:** You can object to the processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation that makes you want to object to processing on this ground.
- **Restriction:** You can request restriction of processing of your personal data.

Opt-Out Options and Mobile Information

You have the right to opt out of receiving marketing communications from us at any time by:

- **SMS:** Replying "STOP" to any SMS message you receive from us. **Email:** Clicking the "unsubscribe" link in any email you receive from us.
- **Account Settings:** Updating your preferences in your account settings on our website.

More on mobile information usage, collection, and privacy

- Our SMS program provides updates and notifications related to our services. By subscribing to our SMS program, you consent to receive SMS messages at the phone number provided. Message frequency may vary based on your interaction with our service.
- We do not share your mobile information with third parties or affiliates for marketing or promotional purposes. Additionally, all the categories of personal data mentioned above exclude text messaging originator opt-in data and consent. This information will not be shared with any third parties under any circumstances. However, we may share your data with trusted service providers who assist us in operating our SMS program, provided they agree to keep your data confidential and use it solely for the purpose of providing services on our behalf.
- You have the right to access, correct, verify, or remove your personal information at any time. To manage your information, please contact us at 864-220-2781.
- **Opt-Out Option:** If you wish to opt-out of receiving SMS messages, you may do so at any time by replying "STOP" to any of our messages or by contacting us directly at 864-220-2781. Opting out will not affect your other interactions with our services.

SMS Consent Communication:

1 - The information (Phone Numbers) obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.

2- Types of SMS Communications:

If you have consented to receive text messages from Cornerstone Insurance LLC, you may receive messages related to the following:

- **Customer Care**
- **Public Services Announcement**
- **Account Notification**

**As an example: Dear Customer,
Cornerstone Insurance LLC wants to wish you Happy Birthday! Reply STOP to opt out.**

3- Message Frequency:

Message frequency may vary depending on the type of communication. For example, you may receive up to [5] SMS messages per week related to Customer Care, Public Services Announcement, or Account Notification purposes.

**Dear Customer,
Cornerstone Insurance LLC wants to wish you Happy Birthday! Reply STOP to opt out.**

4- Potential Fees for SMS Messaging:

Please note that standard message and data rates may apply, depending on your carrier's pricing plan. These fees may vary if the message is sent domestically or internationally.

5- Opt-In Method:

You may opt in to receive SMS messages from Cornerstone Ins / Healthbridge Diagnostics in the following way:

- **By submitting an online form**

6- Opt-Out Method:

You can opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you receive. Alternatively, you can contact us directly to request removal from our messaging list.

7- Help:

If you are experiencing any issues, you can reply with the keyword HELP. Or, you can get help directly from us at (insert the link or phone number)

Additional Options:

- **If you do not wish to receive SMS messages, you can choose not to check the SMS consent box on our forms.**

8- Standard Messaging Disclosures:

- **Message and data rates may apply.**
- **You can opt out at any time by texting "STOP."**
- **For assistance, text "HELP" or visit our Privacy Policy at cornerstoneinsurance.llc.**
- **Message frequency may vary**

Contact: Form:

By checking this box, you agree to receive SMS messages from (company name) related to (Customer Care Public Services Announcement Account Notifications). You may reply STOP to opt-out at any time. Reply to HELP to (phone number) for assistance. Messages and data rates may apply. Message frequency will vary"

Learn more on our [privacy policy](#) page and [Term & Conditions](#)

Changes to This Policy

We may change this Privacy Statement from time to time when necessary to reflect changes in our Services, how we use personal information, or the applicable law. If we make changes, we will revise the "Last Updated" date at the top of the statement. If we make material changes, we will provide you with notice or obtain consent regarding such changes as may be required by law. We encourage you to review the Privacy Statement whenever you access the Services or otherwise interact with us to stay informed about our privacy practices and the ways in which you can exercise choice over these practices. The practices described in this Privacy Statement are subject to applicable laws in the locations in which we operate.

Contact Us

If you have any questions about this Privacy Policy or how we handle your information, please contact us at:

Cornerstone Insurance
info@cornerstoneinsurance.llc
864-220-2781
838 Powdersville Road Suite J Easley SC 29642

By using our website or services, you consent to the terms outlined in this Privacy Policy.