

Authorization of Use

Mangrum Agency LLC hereby authorizes any person to access this Website for informational purposes only. Mangrum Agency LLC reserves the right to terminate access to this Website at any time without notice. The data, information and material included in this Website is copyrighted by Mangrum Agency LLC. All rights are reserved under the copyright laws of the United States of America. No part of this Website can be redistributed, copied or reproduced without the prior written consent of Mangrum Agency LLC.

No Warranties

The user of this Website assumes all responsibility and risk for the use of this Website and the Internet generally. Mangrum Agency LLC, and its affiliated companies disclaim all warranties, representations or endorsements, expressed or implied, with regard to the data, information and material included in, or accessible from, this Website or the Internet, including, but not limited to, all implied warranties of merchantability, fitness for a particular purpose or noninfringement. Mangrum Agency LLC and its affiliated companies have the right to discontinue, change or update any data, information or material included in the Website without prior notice, and they do not assume any legal liability or responsibility for the accuracy, completeness or usefulness of any data, information or material included in, or accessible from, this Website. No advice or information given by Mangrum Agency LLC or its affiliated companies shall create any warranty. Neither Mangrum Agency LLC nor its affiliated companies warrants that the data, information and material included in the Website or on the Internet will be uninterrupted or error free or that any data, information, software or other material accessible from this Website is free of viruses or other harmful components. Several of our pages describe various insurance products. The availability of a specific product may differ from state to state. The product descriptions are general in nature and the insurance coverages are subject to the specific terms of the actual policies issued. If you are interested in the terms and conditions of a specific product, please contact us for additional information.

Disclaimer of Liability

In no event shall Mangrum Agency LLC or its affiliated companies be liable for any compensatory, special, direct, incidental, indirect, or consequential damages, exemplary damages or any damages whatsoever resulting from loss of use, data, information or profits arising out of or in connection with the use or performance of the data, information or material included in this Website or on the Internet generally or on any other basis.

Disclaimer for Links

Although this site includes links providing direct access to other Internet sites, Mangrum Agency LLC and its affiliated companies take no responsibility for the content or information contained on those other sites, and does not exert any editorial or other control over those other sites.

Electronic Communications

Mangrum Agency LLC will not be deemed to have accepted any electronic communication unless Mangrum Agency LLC provides the sender of the electronic communication with an acknowledgment verifying receipt of the communication. If Mangrum Agency LLC sends any electronic communication, Mangrum Agency LLC will assume the communication was received intact by the intended recipient. The recipient of such message must notify Mangrum Agency LLC if the transmission was not received or was not received in a readable format.

Security

Despite the security measures taken by Mangrum Agency LLC, there is an inherent risk in disclosing personal information over the Internet. Anyone electronically transmitting personal information assumes the risk that such information may be disclosed or intercepted by unintended third parties and Mangrum Agency LLC disclaims all liability resulting from such interception or disclosure. Anyone who wishes to apply for an insurance quote who is concerned about maintaining the security of their personal information may mail the information to Mangrum Agency LLC.

Privacy Statement

Mangrum Agency LLC is committed to protecting your privacy as a visitor to this Website and as our customer. To our visitors and to our customers, we offer this pledge:

Mangrum Agency LLC is the owner of the information, which is collected on this Website. We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as we have disclosed to you in this Privacy Policy.

Information Collection

We will ask you to provide your personal information to us when you enroll for coverage and when you purchase an insurance policy from us. We will also ask you to provide your personal information to us when you send e-mail to us from this Website or when you complete a web form requesting personal identifiable information. When you enroll for an insurance policy at Mangrum Agency LLC, we will ask you to provide your name, home address, mailing address, telephone number and e-mail address. This information will be provided to the insurance company when you purchase an insurance policy so they can establish you as a policyholder. We will maintain a record of your information at the offices of Mangrum Agency LLC, so we can provide you with policyholder service. The employees of Mangrum Agency LLC are each required to sign and acknowledge a Confidentiality and Nondisclosure Agreement. Each employee has been instructed on maintaining the privacy of each customer and the importance of protecting the customer's personal information.

When you purchase an insurance policy from Mangrum Agency LLC, you will pay the premiums with your credit card or personal check. If you use your credit card to pay the premium, your credit card information is deleted from our records after your purchase has been authorized. A transaction number will be provided to you on your Binder of Insurance. You may use this transaction number as a reference to the credit card purchase. We do not keep a record of your

credit card information. If you pay the premium using your personal check, we will keep a copy of your check in your file.

When you send us e-mail from this Website or complete forms on this Website, you will provide us with certain personally identifiable information including your e-mail address. We may share this information with third parties who provide us services in the normal course of business including, but not limited to, insurance carriers and their affiliates.

Cookies

We transmit non-personally identifiable information to third party service providers (e.g. Google) that collect website statistics. We may also transmit non-personally identifiable information to third party service providers that may use such information during your visits to this and other websites in order to provide advertisements about goods and services likely to be of greater interest to you.

One method of collecting such information is through the use of cookies. A cookie is a piece of data that is stored on a visitor's hard drive while they are visiting this Website. We may utilize a short-lived form of cookie when you visit this site. At Mangrum Agency LLC, a cookie is only used to identify one unique visitor from another visitor during a particular session. A session is the period of active site-use while that unique visitor is linked to our server.

Use of cookies helps us to improve our Website and to deliver a better and more personalized service by enabling us to: estimate our audience size and usage patterns; store information about your preferences allowing us to customize our Site according to your individual interests; speed up your searches; and recognize you when you return to our Website. You may refuse to accept cookies by activating the appropriate setting on your browser. However, if you activate such a setting, you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.

The cookie expires and is deleted from the visitor's computer as soon as they close their browser or if they are not actively browsing our Website for more than 20 minutes. Should a previous visitor to our Website return for a new session, they will be issued a new cookie and in no way will they be recognized as a visitor from a previous visit or session.

Third-Party Links

This Website may contain links to third-party Websites that are not controlled by Mangrum Agency LLC. These third-party links are made available to you as a convenience and you agree to use these links at your own risk.

Please be aware that Mangrum Agency LLC is not responsible for the content of third-party Websites linked to Mangrum Agency LLC nor are we responsible for the privacy policy or practices of third-party Websites linked to Mangrum Agency LLC. Our Privacy Policy only applies to information we collect from you while you are actively in a connection with Mangrum

Agency LLC. If you should link to a third-party Website from Mangrum Agency LLC, we strongly encourage you to review and become familiar with that Website's privacy policy.

Changes In Our Privacy Policy

We reserve the right to change this Privacy Policy without providing you with advance notice of our intent to make the changes. If you have any questions about our privacy policy, please feel free to contact us.

Copyright

The Mangrum Agency LLC logo, and other marks, including the names of various products and services described within and offered by companies represented by Mangrum Agency LLC and its subsidiaries are service marks of these companies.

Permission to use, copy and distribute these materials without fee is hereby granted, for non-commercial purposes, provided that the material is unaltered and Mangrum Agency LLC copyright notice appears in all copies.

Use of this site shall be governed by and construed in accordance with the laws of our state of business, without giving effect to any principles of conflicts of laws. Any dispute concerning this site shall be subject to the exclusive venue of a court of competent jurisdiction in our state of business.

Should any provision of our terms and conditions be held invalid, unlawful or for any reason unenforceable, then the invalid, unlawful or unenforceable provision shall be severable from the remaining provisions. Such invalid, unlawful or unenforceable provision shall not affect the validity or enforceability of the remaining provisions.

[Get More Information](#)