

# Privacy Policy

**Effective Date:** January 31, 2026

First Horizon Insurance ("Company," "we," "us," or "our") values your privacy.

**Brand Identification Notice:** First Horizon Insurance operates online at **1horizonins.com** and may also appear as "**First Horizon Insurance**" in text message communications to ensure message deliverability and carrier recognition. This Privacy Policy explains how we collect, use, share, and protect your information when you visit <https://1horizonins.com>, submit information through our forms, or communicate with us via phone, text message (SMS/MMS), email, or other electronic means.

This Privacy Policy is written to comply with applicable privacy laws, the Telephone Consumer Protection Act (TCPA), and mobile carrier (A2P / 10DLC) requirements.

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## 1. Information We Collect

We may collect the following categories of information:

### a. Personal Information

- Name
- Phone number
- Email address
- Mailing address
- Insurance-related information you voluntarily provide

### b. Communication Information

- Records of calls, text messages (SMS/MMS), and emails
- Message content and interaction history (such as opt-in and opt-out records)

### c. Technical & Usage Data

- IP address
- Browser type
- Device information
- Pages visited and interactions with the Site

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## 2. How We Use Your Information

We use your information to:

- Provide insurance quotes and services
- Respond to inquiries and requests
- Communicate with you about policies, quotes, claims, appointments, and customer service matters
- Send informational and marketing communications (where permitted)
- Comply with legal, regulatory, and carrier requirements
- Maintain records of consent and opt-out requests

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## 3. Phone Calls and Text Messages (SMS/MMS)

By providing your phone number and checking the required consent box on our website or forms, you expressly consent to receive **calls and text messages** from First Horizon Insurance at the number provided.

Messages may be sent using an **automatic telephone dialing system (autodialer)**, prerecorded or artificial voice, or other electronic means for purposes including:

- Insurance quotes
- Policy information
- Appointment confirmations and reminders
- Claims or service follow-ups
- Customer service and account-related communications

**Consent is not a condition of purchase.**

- Message frequency varies but will not exceed standard customer communication expectations
- Message and data rates may apply
- You may opt out at any time by replying **STOP**
- For help, reply **HELP** or contact us directly

We maintain records of consent to comply with TCPA and mobile carrier requirements.

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## 4. Email Communications

If you provide your email address, we may send you emails related to quotes, policies, service updates, and marketing communications. You may unsubscribe from marketing emails at any time by clicking the unsubscribe link in the email.

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## 5. How We Share Information

We do **not sell your personal information**.

We may share information only as necessary with:

- Licensed insurance agents and carriers for quoting and policy services
- Service providers who assist with communications, technology, or customer support
- Legal or regulatory authorities when required by law

**Mobile information will not be shared with third parties for marketing or promotional purposes.**

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## 6. Data Retention

We retain personal and communication data only for as long as necessary to:

- Provide services
- Maintain business and consent records
- Comply with legal and regulatory obligations

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## 7. Data Security

We implement reasonable administrative, technical, and physical safeguards to protect your information. However, no method of transmission over the internet or electronic storage is 100% secure.

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## 8. Your Rights and Choices

You have the right to:

- Opt out of SMS communications by replying **STOP**
- Opt out of marketing emails using the unsubscribe link
- Request access, correction, or deletion of your personal information (subject to legal requirements)

To exercise your rights, contact us using the information below.

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## 9. Cookies and Tracking Technologies

We may use cookies or similar technologies to improve website functionality and user experience. You can control cookies through your browser settings.

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## 10. Children's Privacy

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

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## **11. Changes to This Privacy Policy**

We may update this Privacy Policy from time to time. Updates will be posted on this page with a revised effective date. Continued use of the Site constitutes acceptance of the updated policy.

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## **12. Contact Us**

If you have questions about this Privacy Policy or our data practices, please contact:

**First Horizon Insurance**  
2080 SW Main Blvd STE B  
Lake City, FL 32025  
Phone: (386) 506-8732  
Email: [contactus@1horizonins.com](mailto:contactus@1horizonins.com)

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By using this Site or providing your information, you acknowledge that you have read and understand this Privacy Policy.