

## Terms and Conditions

**Effective Date:** 01/30/2026

“First Horizon Insurance operates online at 1horizonins.com and may also appear as ‘First Horizon Insurance’ or ‘Horizon Insurance’ in text message communications.”

These Terms and Conditions (“Terms”) govern your use of the website **1horizonins.com** and any services, communications, or interactions with **First Horizon Insurance** (“Company,” “we,” “us,” or “our”). By accessing this Site, submitting your information, and/or communicating with us (including by phone, text message, or other electronic means), you agree to be bound by these Terms and our Privacy Policy, including the mobile communications provisions contained therein.

---

### 1. Acceptance of Terms

By using the Site or our services, you agree to these Terms and the Privacy Policy (including any supplements, such as the communications and mobile privacy provisions). If you do not agree, you should not use the Site or submit personal information.

---

### 2. Services Provided

We provide insurance information, quotes, policy services, claims support, and related customer service (“Services”). Submission of a request for a quote or other information does not guarantee insurance coverage, pricing, eligibility, or any outcome.

---

### 3. Eligibility

You represent and warrant that you are at least 18 years old and have the legal capacity to enter into these Terms and provide personal information.

---

### 4. Consent to Communications

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

By providing your phone number through our Site, mobile form, or any other means of communication, you expressly consent to receive calls and text messages (including

SMS/MMS) from First Horizon Insurance, its representatives, agents, or service providers using our business communication systems. These may be sent using an automatic telephone dialing system, prerecorded voice, or other electronic means for purposes including, but not limited to:

- Insurance quotes
- Policy information
- Appointment confirmations and reminders
- Claims support
- Customer service
- Other Service-related communications

Your consent is not a condition of purchase. Standard message and data rates may apply. Message frequency may vary based on your interactions with us. You may opt out of receiving text messages at any time by replying **STOP** or contacting us directly. For assistance, reply **HELP** or contact us.

---

## 5. Privacy Policy and Data Use

All collection, use, processing, and safeguarding of personal data (including communication data) is governed by our **Privacy Policy**, which describes what data we collect, how it's used, with whom it may be shared, how long we retain it, and your rights with respect to your data. The Privacy Policy is incorporated by reference into these Terms.

---

## 6. Information Accuracy

You agree to provide accurate, complete, and up-to-date information when submitting forms or otherwise contacting us. We are not responsible for issues arising from inaccurate, incomplete, or outdated information you submit.

---

## 7. Intellectual Property

All content, trademarks, logos, images, and software on this Site are the property of First Horizon Insurance or its licensors and are protected by copyright, trademark, and other intellectual property laws. Use of this content without permission is prohibited.

---

## **8. Prohibited Conduct**

You agree not to:

- Use the Site for any unlawful purpose
- Transmit harmful, offensive, or unsolicited material
- Interfere with the operation of the Site
- Attempt unauthorized access to our systems or data

---

## **9. Limitation of Liability**

To the fullest extent permitted by law, First Horizon Insurance and its affiliates, officers, employees, agents, and suppliers will not be liable for any indirect, incidental, consequential, or punitive damages arising out of your access to or use of the Site or Services.

---

## **10. Indemnification**

You agree to indemnify and hold harmless First Horizon Insurance, its affiliates, officers, employees, agents, and partners from any claims, damages, losses, costs, and liabilities arising from your use of the Site, your violation of these Terms, or your violation of any rights of a third party.

---

## **11. Links to Third-Party Sites**

The Site may contain links to third-party websites. These links are provided for your convenience only. We do not endorse and are not responsible for their content, privacy practices, or accuracy.

---

## **12. Modifications to Terms**

We may modify these Terms at any time. Changes will be effective upon posting the updated Terms on the Site. Your continued use of the Site after changes are posted constitutes your acceptance of the updated Terms.

---

### **13. Governing Law**

These Terms are governed by the laws of the state in which First Horizon Insurance is headquartered, without regard to conflict of law principles.

---

### **14. Contact Information**

If you have questions about these Terms or the Privacy Policy, please contact:

**First Horizon Insurance**

2080 SW Main Blvd STE B, Lake City, FL 32025, USA

Phone: (386) 506-8732

Email: [contactus@1horizonins.com](mailto:contactus@1horizonins.com)