

Terms of Service

Last Updated: September 2026

These Terms of Service ("Terms") govern your use of hinesins.com (the "Website"), operated by Hines Life & Health Solutions, LLC ("Hines," "we," "us," or "our"). By using the Website, you agree to these Terms. If you do not agree, please do not use the Website.

These Terms cover the Website only. Any insurance policy you buy through us is governed by the policy documents issued by the insurance carrier.

1. Quote Requests Do Not Bind Coverage

Submitting a contact form or quote request on the Website does not create, bind, change, or cancel insurance coverage. Coverage begins only when your application has been approved by the insurance carrier and confirmed to you in writing.

Quotes are estimates based on the information you provide. They are subject to underwriting review, eligibility rules, and carrier approval, and they may change.

2. Health Coverage and Enrollment

Health insurance, including plans under the Affordable Care Act (ACA), may only be available during open enrollment or a qualifying special enrollment period. Eligibility for premium tax credits or other savings is decided by the Health Insurance Marketplace, not by Hines. Hines is an independent agency and is not affiliated with, or endorsed by, any government agency.

3. Accuracy of Information You Provide

You agree that the information you submit through the Website is accurate and complete, and that you have the right to share it. Insurance carriers rely on this information to decide on eligibility and pricing. Incomplete or inaccurate information may affect your quote, your coverage, or the payment of a claim.

4. Sensitive Information

Please do not send medical records, Social Security numbers, or other sensitive personal information through the Website contact form or by text message. If that information is needed for an application, we will tell you how to provide it securely.

5. Website Information Is Not Advice

Content on the Website is for general information only. This includes coverage descriptions and blog articles. It is not legal, tax, financial, or medical advice, and it does not describe the terms of any specific policy. Benefits, limits, exclusions, and costs vary by carrier and plan. The terms of your policy documents always control. For guidance about your own situation, please speak with a licensed agent.

6. Insurance Carriers and Enrollment Links

Hines is an independent insurance agency and works with a number of insurance carriers. We do not issue policies ourselves. Policies are issued, and claims are decided, by the carrier. We may be paid a commission by the carrier for policies sold through us.

The Website may include links to carrier websites where you can enroll in coverage yourself, such as dental and vision plans. Your use of those websites is governed by the carrier's own terms and privacy policy.

7. Intellectual Property

Hines and/or its licensors own the content on this Website, including text, graphics, logos, and images. You may view and print pages for your own personal, non-commercial use. You may not use our name, logo, or content for any other purpose without our written permission.

8. Acceptable Use

When using the Website, you agree not to:

- Republish, sell, sublicense, or commercially use any Website material
- Submit false, misleading, or fraudulent information, including requests made on behalf of someone else without their permission
- Use the Website in any way that damages it, disrupts it, or impairs other users' access
- Use automated tools to scrape, mine, or harvest data from the Website
- Attempt to gain unauthorized access to the Website or its connected systems
- Use the Website in violation of any applicable law

9. Third-Party Links

The Website may link to third-party websites, including insurance carrier websites. We are not responsible for the content, policies, or practices of those websites, and a link does not mean we endorse them.

10. No Warranties

The Website is provided "as is" and "as available." We do not guarantee that it will be error-free, uninterrupted, or free of harmful components, or that its content is complete or current. We make no warranties about the Website or its content, to the fullest extent permitted by law.

11. Limitation of Liability

To the fullest extent permitted by law, Hines and its officers, employees, and agents are not liable for any indirect, incidental, or consequential damages arising from your use of the Website. Your insurance coverage is governed by your policy documents.

12. Changes to These Terms

We may update these Terms from time to time. When we do, we will post the new version on this page with a revised "Last Updated" date. If you continue to use the Website after a change, you accept the updated Terms.

13. Governing Law

These Terms are governed by the laws of the State of Georgia, without regard to its conflict-of-law rules. Any disputes will be resolved in the state or federal courts serving Cobb County, Georgia.

14. SMS Terms

If you provide your mobile number and check the opt-in box on our forms, you agree to receive text messages from Hines Life & Health Solutions. These may include responses to your inquiry, quote and enrollment updates, appointment reminders, and policy service messages.

- Message frequency varies.
- Message and data rates may apply.
- Reply STOP to opt out at any time. Reply HELP for help, or call us at 404-984-3187 or email dhines@hinesins.com.
- Consent to receive text messages is not a condition of purchase.
- Carriers are not liable for delayed or undelivered messages.

We do not sell or share your mobile number with third parties for their marketing purposes. To learn how we collect and use your information, see our Privacy Policy.

15. Contact Us

Hines Life & Health Solutions, LLC
PO Box 371, Mableton, GA 30126
Phone: 404-984-3187
Email: dhines@hinesins.com