Terms of Use

Welcome to our website. These terms and conditions outline the rules and regulations for the use of our website.

By accessing this website, we assume you accept these terms and conditions. Do not continue to use the website if you do not agree to take all of the terms and conditions stated on this page.

1. Intellectual Property Rights

Other than the content you own, under these Terms, we and/or our licensors own all the intellectual property rights and materials contained in this website.

You are granted a limited license only for purposes of viewing the material contained on this website.

2. Restrictions

You are specifically restricted from all of the following:

- Publishing any website material in any media.
- Selling, sublicensing, and/or otherwise commercializing any website material.
- Publicly performing and/or showing any website material.
- Using this website in any way that is or may be damaging to this website.
- Using this website in any way that impacts user access to this website.
- Using this website contrary to applicable laws and regulations, or in any way may cause harm to the website, or to any person or business entity.
- Engaging in any data mining, data harvesting, data extracting, or any other similar activity in relation to this website, or while using this website.

3. Your Content

In these Terms of Use, “Your Content” shall mean any audio, video, text, images, or other material you choose to display on this website. By displaying Your Content, you grant us a non-exclusive, worldwide, irrevocable, royalty-free, sublicensable license to use, reproduce, adapt, publish, translate, and distribute it in any and all media.

Your Content must be your own and must not be infringing on any third party's rights. We reserve the right to remove any of Your Content from this website at any time, and for any reason, without notice.

4. No Warranties

This website is provided "as is," with all faults, and we express no representations or warranties, of any kind related to this website or the materials contained on this website. Also, nothing contained on this website shall be interpreted as advising you.

5.. Limitation of Liability

In no event shall we, nor any of our officers, directors, and employees, be held liable for anything arising out of or in any way connected with your use of this website, whether such liability is under contract, tort, or otherwise.

6. Variation of Terms

We are permitted to revise these Terms at any time as we see fit, and by using this website, you are expected to review these Terms on a regular basis.

7. Governing Law & Jurisdiction

These Terms will be governed by and interpreted in accordance with the laws of the jurisdiction in which we are based, and you submit to the non-exclusive jurisdiction of the state and federal courts located in our jurisdiction for the resolution of any disputes.

SMS Terms & Conditions

1- SMS Consent Communication:
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 Skarpa Insurance Agency, you may receive messages related to the following:

· Conversational porpuses

Example: *"Hello, Please text the documents/photos to the number. You can reply STOP to opt out of SMS messaging from Skarpa Insurance Agency at any time."*
3- Message Frequency:
"Message frequency may vary. You may receive up to 2 SMS messages per week regarding your conversational porpuses."
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 Skarpa Insurance Agency 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 sskarpa@skarpainsurance.com

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 and Terms and Conditions pages.

· Message frequency may vary.