

Terms of Service

Last updated: September 30, 2026

These Terms of Service ("Terms") govern your use of ba-ins.com (the "Website"), operated by Bittle Armstrong Insurance ("Bittle Armstrong," "we," "us," or "our"). By using the Website or our text messaging program, you agree to these Terms. If you do not agree, please do not use the Website.

1. Messaging Terms & Conditions

You agree to receive informational messages (Customer Care) from Bittle Armstrong Insurance. Message frequency varies. Message and data rates may apply. For help, reply HELP or email us at quote@ba-ins.com. You can opt out at any time by replying STOP.

More details about our text messaging program:

- Brand Name: Bittle Armstrong Insurance.
- Types of Messages: Customer care messages about your quote requests, policy service and changes, renewals, billing reminders, claims support, and responses to your questions.
- Message Frequency: Message frequency varies based on your interaction with us.
- Costs: Message and data rates may apply, depending on your mobile carrier plan.
- Customer Care: Reply HELP for help, email quote@ba-ins.com, or call us at **(479) 443-0808**.
- Opt-Out: Reply STOP to cancel at any time. You will receive one final message confirming that you have been unsubscribed. After that, you will no longer receive text messages from us unless you opt in again.
- Consent to receive text messages is not a condition of purchase.
- Mobile carriers are not liable for delayed or undelivered messages.
- Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. This excludes text messaging opt-in data and consent, which will not be shared with any third parties.

2. Quote Requests Do Not Bind Coverage

Submitting a quote request, a policy change, or any other form on the Website, or sending us a text message or email, does not create, bind, change, or cancel insurance coverage. Coverage begins, and changes take effect, only when they have been confirmed to you in writing by Bittle Armstrong or the insurance carrier. Quotes are estimates based on the information you provide and are subject to underwriting review and carrier approval.

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 outcome of a claim.

4. Website Information Is Not Advice

Content on the Website is for general information only. It is not legal, tax, or financial advice, and it does not describe the terms of any specific policy. Coverage, limits, exclusions, and discounts vary by carrier and policy. The terms of your policy documents always control. For guidance about your own situation, please speak with one of our licensed agents.

5. Insurance Carriers, Claims, and Payments

Bittle Armstrong 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.

- Claims: The Website's "Report a Claim" page lists carrier claim contacts. Please report claims directly to your carrier, or call our office at **(479) 443-0808** for help.
- Payments: Online payments are processed through a third-party payment portal and are subject to that provider's terms. A payment is not complete until the payment provider or carrier has processed it.

6. Intellectual Property

Bittle Armstrong 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.

7. 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.

8. Third-Party Links

The Website may link to third-party websites, including insurance carrier websites and payment portals. We are not responsible for the content, policies, or practices of those websites. Your use of them is governed by their own terms.

9. 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. We make no warranties about the Website or its content, to the fullest extent permitted by law.

10. Limitation of Liability

To the fullest extent permitted by law, Bittle Armstrong 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.

11. Governing Law

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

12. Changes to these Terms

We may update these Terms from time to time. When we do, we will revise the "Last updated" date at the top of this page. If you continue to use the Website or our text messaging program after a change, you accept the updated Terms. To learn how we collect and use your information, see our Privacy Policy.

13. Contact Us

Bittle Armstrong Insurance
3887 N. Crossover Rd., Fayetteville, AR 72703
Phone: **(479) 443-0808**
Email: **quote@ba-ins.com**