

SMS/MMS PRIVACY POLICY & TERMS AND CONDITIONS

EFFECTIVE DATE: 4/17/2026

Introduction

At Citizens Security Life Insurance, we value your privacy and are committed to protecting your personal information. This SMS/MMS Privacy Policy explains how we collect, use, and protect your information when you opt in to receive SMS or MMS messages from us. By providing your mobile number and opting in, you consent to the practices described in this policy.

Information We Collect

When you opt in to receive SMS/MMS messages from Citizens Security Life Insurance, we may collect the following information:

- Your mobile phone number
- Your name (if provided)
- Any responses or messages you send to us
- Any other information you voluntarily provide through SMS/MMS interactions

How We Use Your Information

The personal information we collect through SMS/MMS communications is used for the following purposes:

- To send appointment reminders, scheduling updates, and other healthcare-related notifications
- To provide important service-related messages and updates
- To improve our services and customer experience

Who We Share Your Information With

We do not sell, rent, or share your SMS/MMS consent or personal information with third parties for marketing or promotional purposes.

Your information may only be shared with:

- Authorized Citizens Security Life Insurance personnel who need access to provide services or respond to inquiries
- Third-party service providers that assist in delivering SMS/MMS messages on our behalf (these providers are contractually bound to protect your information)
- Legal or regulatory authorities if required to comply with applicable laws, regulations, or legal processes

Your SMS Consent and Privacy Rights

- Your SMS/MMS consent is never shared with third parties for marketing or promotional purposes.
- You can opt out of SMS/MMS messages at any time by replying STOP to any message from us.

Terms & Conditions

By opting in to receive SMS/MMS messages from Citizens Security Life Insurance, you agree to the following terms and conditions:

- Messaging frequency may vary.
- Message and data rates may apply. Your mobile carrier may charge you for SMS/MMS messages received. Check with your carrier for details.
- To opt out at any time, text STOP. You will no longer receive SMS/MMS messages from us unless you re-subscribe.
- For assistance, text HELP or visit our website at <https://cslico.com/contact-us/>.
- Wireless carriers are not liable for delayed or undelivered messages.
- SMS/MMS services are provided on an "as-is" basis, and we do not guarantee that messages will be received or delivered.
- We reserve the right to modify or discontinue SMS/MMS communications at any time without notice.

Data Security

We take appropriate technical and organizational measures to protect your personal information from unauthorized access, use, or disclosure. While we strive to ensure the security of our systems, no method of transmission over mobile networks or the internet is 100% secure.

Changes to This Privacy Policy

We may update this SMS/MMS Privacy Policy from time to time. Any changes will be posted on our website with the updated effective date. We encourage you to review this policy periodically.