

PRIVACY POLICY

Clavel Insurance Services

Last Updated: April 28, 2026

1. Introduction

This Privacy Policy describes how Clavel Insurance Services (“Company,” “we,” “us,” or “our”) collects, uses, shares, and protects your personal information when you visit our website, contact us, or utilize our insurance services (the “Service”). By using our Service, you agree to the terms outlined in this policy.

2. Data Controller & Contact Information

The entity responsible for processing your data is:

Company: Clavel Insurance Services
Address: 11919 Santa Monica Blvd, Los Angeles, CA 90025, USA
Email: laura@clavelinsurance.com
Phone: (424) 273-1897

3. Categories of Data We Collect

We collect various types of information to provide and improve our services, including:

Identity & Contact Data: Name, email address, mailing address, and phone number.

Commercial Information: Records of insurance products or services purchased or considered.

Technical & Usage Data: IP address, browser type, and interaction data collected via cookies and analytics.

Consent Records: Documentation of your opt-in for marketing and SMS communications.

4. How We Use Your Data

We process your information for the following purposes:

To provide insurance quotes, manage policies, and offer customer support.

To communicate via email or SMS regarding account updates or marketing (where consent is provided).

To ensure website security and prevent fraudulent activity.

To comply with legal and regulatory obligations.

5. Data Sharing & Disclosure

We may share your data with trusted service providers who assist our operations (e.g., hosting, analytics). However: * **SMS & Mobile Data Privacy: SMS consent is not shared with third parties or affiliates.** This information will not be shared with any third parties. All the above categories exclude text messaging originator opt-in data and consent.

6. SMS Disclosures & Consent

By opting into SMS from a web form or other medium, you are agreeing to receive SMS messages from CLAVEL INSURANCE SERVICES. This includes SMS messages for account notifications, customer care, and marketing.

Frequency: Message frequency may vary.

Costs: Message and data rates may apply.

Support & Opt-Out: Message HELP for help. Reply STOP to any message to opt out of future communications.

7. Cookies and Tracking Technologies

We use cookies to enhance your experience. You may manage cookie preferences through your browser settings. Please note that disabling cookies may affect certain website functionalities.

8. Data Retention

We retain your personal data only for as long as necessary to fulfill the purposes outlined in this policy or to comply with legal, accounting, or reporting requirements.

9. Your Privacy Rights (Including CCPA/CPRA)

Depending on your location, you may have the right to:

Access, correct, or delete your personal data.

Opt-out of the 'sale' or 'sharing' of personal data for cross-context behavioral advertising.

Exercise your rights without discrimination.

To exercise these rights, please contact us at laura@clavelinsurance.com.

10. Information Security

We implement industry-standard technical and organizational measures to safeguard your data. However, no method of transmission over the internet is 100% secure, and we cannot guarantee absolute security.

11. Third-Party Links

Our website may contain links to third-party sites. We are not responsible for their privacy practices and encourage you to review their policies independently.

12. Changes to This Policy

We reserve the right to update this Privacy Policy at any time. Material changes will be notified via our website or email with an updated 'Last Updated' date.

TERMS AND CONDITIONS

Clavel Insurance Services – SMS Support & Marketing Program

Last Updated: April 28, 2026

1. Program Description

By opting into our SMS program, you agree to receive text messages from Clavel Insurance Services related to account notifications, customer care, and promotional marketing.

2. User Opt-In

Users can opt-in by providing their mobile number through our website contact forms and checking the corresponding consent box. By doing so, you acknowledge that providing consent is not a condition of purchase.

3. Message Frequency and Rates

Frequency: Message frequency may vary depending on your interactions with us.

Cost: Message and data rates may apply according to your mobile carrier's plan.

4. Help and Support

If you need assistance with our SMS service, reply with the keyword HELP to any of our messages or contact us directly at laura@clavelinsurance.com.

5. Opt-Out and Cancellation

You can cancel the SMS service at any time. Just reply STOP to any message we send. After you send the SMS message STOP, we will send you a final confirmation message to confirm that you have been unsubscribed.

6. Privacy and Data Protection

Your privacy is our priority.

SMS consent is not shared with third parties or affiliates. We do not sell or share mobile phone numbers or SMS opt-in data with any third parties for marketing or promotional purposes. For more details, please review our full Privacy Policy.

7. Legal Disclaimer and Scope of Services

Clavel Insurance Services is not a law firm and does not act as an immigration attorney. By using our services, you acknowledge that we do not provide legal advice, legal opinions, or legal representation in any jurisdiction. All information and support provided are for

general educational purposes and administrative assistance only. For any legal matters, the user is encouraged to seek independent legal counsel.

8. Limitation of Liability

The Company and mobile carriers are not liable for delayed or undelivered messages.