**Terms & Conditions**

**Effective Date:** [April 20, 2026]

These Terms & Conditions ("Terms") govern your use of the Micon Insurance Agency website and your communications with Micon Insurance Agency, including text message (SMS) communications.

By using our website, requesting our services, or opting in to receive text messages from Micon Insurance Agency, you agree to these Terms.

**SMS Messaging Terms & Conditions**

By providing your mobile phone number and opting in to receive text messages, you agree to receive informational and service-related SMS messages from **Micon Insurance Agency**.

**Types of Messages**

Messages from Micon Insurance Agency may include:

- Appointment reminders and confirmations
- Responses to customer inquiries
- Account notifications
- Service updates and notifications
- Requests for information needed to assist you
- Follow-up communications regarding insurance services you requested
- Other customer-service communications related to your interactions with Micon Insurance Agency

Unless you have separately and expressly consented to receive promotional communications, our SMS communications are intended for informational and service-related purposes.

**Message Frequency**

**Message frequency varies** depending on your interactions with Micon Insurance Agency and the services you request.

**Message and Data Rates**

**Message and data rates may apply.** Your mobile carrier's standard messaging and data rates may apply to messages sent to or received from Micon Insurance Agency.

Micon Insurance Agency is not responsible for charges imposed by your mobile carrier.

**Customer Care and HELP**

For assistance with text messages from Micon Insurance Agency, reply **HELP** to the number from which you received the message.

You may also contact us for assistance at:

**Micon Insurance Agency**
Phone: **817-623-9911**
Email: **info@miconinsuranceagency.com**

**Opt-Out Information**

You may cancel text message communications from Micon Insurance Agency at any time by replying **STOP** to the number from which you received the message.

You may also reply **UNSUBSCRIBE** to request that text communications stop.

After we receive your opt-out request, you will no longer receive further text messages from us at that number except for messages necessary to confirm or process your opt-out request or as otherwise permitted by applicable law.

**Consent to Receive Text Messages**

Your consent to receive text messages is voluntary and is **not a condition of purchasing any goods, insurance products, or services from Micon Insurance Agency**.

By opting in, you confirm that you are authorized to use the mobile telephone number you provide and consent to receive messages at that number in accordance with these Terms.

**Privacy**

Your privacy is important to us. Our collection, use, storage, and protection of personal information, including mobile phone numbers and SMS opt-in information, are described in our **Privacy Policy**.

**Mobile information and text messaging opt-in data and consent will not be sold, rented, released, traded, transferred, or shared with third parties or affiliates for marketing or promotional purposes.**

**Availability of SMS Services**

Text messaging services are provided on an "as available" basis. Delivery of SMS messages may be affected by your mobile carrier, wireless service availability, device compatibility, or other circumstances outside the control of Micon Insurance Agency.

Micon Insurance Agency does not guarantee that every text message will be delivered or received.

**Website and Insurance Information**

Information provided on the Micon Insurance Agency website or through our communications is provided for general informational purposes and does not, by itself, constitute an insurance contract, binder, guarantee of coverage, or modification of an existing insurance policy.

Insurance coverage, terms, conditions, exclusions, and availability are governed by the applicable insurance policy and carrier documentation.

**Changes to These Terms**

Micon Insurance Agency may update these Terms & Conditions periodically to reflect changes in our services, messaging practices, or applicable requirements.

Any updated Terms will be posted on our website with a revised effective date.

**Contact Us**

If you have questions about these Terms & Conditions or need assistance with our text messaging services, please contact:

**Micon Insurance Agency**
Website: **miconinsuranceagency.com**
Email: **info@miconinsuranceagency.com**
Phone: **817-623-9911**
Address: **2612 Hardwood Rd., Suite B, Bedford, TX 76021**