

PRIVACY POLICY

BTH Ventures, LLC d/b/a Harman Insurance Agency

Effective Date: September 3, 2026

BTH Ventures, LLC d/b/a Harman Insurance Agency (“Harman Insurance Agency,” “Harman Insurance,” “we,” “us,” or “our”) respects your privacy and is committed to protecting the personal and confidential information entrusted to us.

This Privacy Policy explains how we collect, use, disclose, safeguard, and retain information when you visit our website, request an insurance quote, communicate with us, participate in our SMS/text messaging program, or obtain insurance products or services through our agency.

1. Information We May Collect

In connection with providing insurance products and services, we may collect personal information directly from you and, where permitted by law, from insurance carriers, consumer reporting agencies, governmental databases, service providers, and other third parties.

Information may include:

- Name, address, telephone number, and email address;
- Date of birth;
- Driver’s license and identification information;
- Vehicle information, including VINs;
- Property and real estate information;
- Current and prior insurance information;
- Claims and loss history;
- Business ownership and business-operation information;
- Payroll, sales, revenue, and other commercial information;
- Financial or payment information;
- Information concerning employees, drivers, household members, or other persons to be insured;

- Information necessary for underwriting life, health, or other insurance products, where applicable;
- Information obtained from consumer reports, motor vehicle reports, claims databases, insurance scoring systems, and similar sources where permitted by law; and
- Information submitted through our website, quote forms, email, telephone communications, text messages, or other interactions with our agency.

Our website may also automatically collect certain technical information, such as IP address, browser type, device information, pages visited, referring websites, and similar website usage information.

2. How We Use Information

We may use information we collect to:

- Provide insurance quotes;
- Market, place, bind, issue, renew, and service insurance policies;
- Submit information to insurance companies, managing general agents, wholesalers, premium finance companies, and other insurance-market participants;
- Process policy changes, certificates, claims-related communications, and other servicing requests;
- Verify identity and insurance eligibility;
- Obtain underwriting information;
- Communicate with customers and prospective customers;
- Process payments and premium financing;
- Maintain agency records;
- Improve our website and services;
- Detect or prevent fraud, unauthorized activity, or security incidents;
- Comply with insurance regulatory requirements and other applicable laws; and
- Conduct other legitimate business activities related to operating an insurance agency.

3. Disclosure of Information

We do not sell your nonpublic personal information to unrelated third parties for their independent use.

We may disclose information when reasonably necessary to provide insurance products and services, including disclosure to:

- Insurance companies;
- Managing general agents and program administrators;
- Wholesale insurance brokers;
- Reinsurance organizations;
- Premium finance companies;
- Claims administrators and adjusters;
- Consumer reporting and insurance-information organizations;
- Inspection companies;
- Technology and agency-management service providers;
- Payment processors;
- Professional advisers;
- Governmental or regulatory authorities; and
- Other service providers assisting us in conducting our insurance business.

Information may also be disclosed when authorized by you or when permitted or required by applicable law.

4. SMS/Text Messaging Privacy

When you provide your mobile telephone number and affirmatively consent to receive text messages from **BTH Ventures, LLC d/b/a Harman Insurance Agency**, we may use your mobile number to communicate with you regarding insurance inquiries, quotes, applications, policies, renewals, documents, payments, claims-related communications, customer service, appointments, and other insurance-related matters.

SMS consent is not shared with third parties or affiliates for marketing or promotional purposes. Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes.

Information may be shared with service providers solely as necessary to facilitate our text messaging communications and provide requested services. Such service providers are not authorized to use your mobile information for their own marketing or promotional purposes.

Your consent to receive SMS/text messages is voluntary and is **not a condition of purchasing insurance or any other goods or services.**

Message frequency varies. Message and data rates may apply.

You may opt out of SMS/text communications at any time by replying **STOP**.

For assistance, reply **HELP** or contact Harman Insurance Agency using the contact information provided below.

5. SMS Consent

By providing your mobile telephone number and affirmatively opting in to receive SMS/text communications, you consent to receive text messages from **BTH Ventures, LLC d/b/a Harman Insurance Agency** at the mobile number provided.

SMS opt-in information and consent will not be sold, rented, or shared with third parties or affiliates for their marketing or promotional purposes.

Consent to receive text messages is not a condition of purchasing insurance products or services.

6. Insurance Underwriting and Consumer Reports

Insurance carriers and other insurance-market participants may obtain information concerning applicants from third-party sources.

Depending upon the insurance product, this may include motor vehicle records, claims history, insurance scores, property information, inspection reports, credit-based insurance information where legally permitted, and other underwriting information.

The underwriting practices and privacy policies of an insurance carrier are governed by that carrier's own policies and applicable law.

7. Information Security

We maintain administrative, technical, and physical safeguards designed to protect personal information against unauthorized access, disclosure, alteration, misuse, or destruction.

No electronic transmission or information-storage system can be guaranteed to be completely secure. Accordingly, users should avoid transmitting highly sensitive information through unsecured email whenever a secure method of communication is available.

8. Website Forms and Electronic Communications

Information submitted through our website may be transmitted to BTH Ventures, LLC d/b/a Harman Insurance Agency and/or technology providers that assist us in processing insurance inquiries.

Submitting information through our website does not create an insurance contract, bind coverage, modify an existing policy, or guarantee that insurance coverage will be offered.

Insurance coverage cannot be bound, changed, cancelled, or otherwise modified solely through a website submission, email, voicemail, text message, or other electronic communication unless specifically confirmed by an authorized representative of Harman Insurance Agency or the applicable insurance carrier.

9. Cookies and Website Technology

Our website may use cookies, analytics tools, and similar technologies to operate the website, understand website traffic, improve functionality, and measure the effectiveness of our marketing.

Your browser may allow you to restrict or disable cookies. Doing so may affect certain website functionality.

10. Third-Party Websites

Our website may contain links to insurance companies, payment processors, premium finance companies, wholesalers, or other third-party websites.

Harman Insurance Agency does not control the privacy, security, or content practices of independent third-party websites. You should review the privacy policies of those organizations before providing personal information.

11. Retention of Information

We may retain information for as long as reasonably necessary to provide insurance services, maintain appropriate business and insurance records, comply with regulatory requirements, resolve disputes, protect legal rights, and satisfy other legitimate business purposes.

12. Children's Privacy

Our website and insurance services are not directed toward children under the age of 13, and we do not knowingly solicit personal information directly from children under 13 through our website.

Information concerning minor household members or insureds may nevertheless be collected from a parent, guardian, policyholder, or applicant when necessary for legitimate insurance purposes.

13. Florida and Federal Privacy Requirements

Harman Insurance Agency handles nonpublic personal information in accordance with applicable federal and Florida insurance privacy and data-security requirements, including applicable provisions of the Gramm-Leach-Bliley Act and Florida law.

Nothing in this Privacy Policy limits any privacy rights that a consumer may have under applicable law.

14. Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our business practices, technology, insurance-market relationships, text messaging practices, or applicable law.

The effective date appearing at the top of this Privacy Policy identifies the most recent revision.

15. Contact Us

Questions concerning this Privacy Policy, our privacy practices, or our SMS/text messaging program may be directed to:

BTH Ventures, LLC d/b/a Harman Insurance Agency

Harman Insurance Agency

150 East Palmetto Park Rd., Ste 800

Boca Raton, FL 33432

Telephone: 561-527-9122

Email: agency@harmaninsurance.com

Website: www.harmaninsuranceagency.com

For SMS assistance, reply **HELP**. To opt out of SMS/text messages, reply **STOP**.

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TERMS & CONDITIONS

BTH Ventures, LLC d/b/a Harman Insurance Agency

Effective Date: September 3, 2026

These Terms & Conditions govern your use of the website, services, and electronic communications provided by BTH Ventures, LLC d/b/a Harman Insurance Agency (“Harman Insurance Agency,” “Harman Insurance,” “we,” “us,” or “our”).

By accessing or using our website or voluntarily participating in our SMS/text messaging program, you agree to these Terms & Conditions as applicable.

1. Business Identity

Harman Insurance Agency is a trade name of BTH Ventures, LLC.

References on this website to “Harman Insurance Agency,” “Harman Insurance,” “we,” “us,” or “our” refer to **BTH Ventures, LLC d/b/a Harman Insurance Agency**.

2. Website Information

Information provided on this website is intended for general informational purposes and does not constitute an insurance binder, insurance policy, insurance contract, or guarantee of coverage.

Insurance coverage is subject to the terms, conditions, exclusions, limitations, underwriting requirements, eligibility requirements, and approval of the applicable insurance carrier.

3. No Coverage Bound Through Website or Electronic Communication

Submitting an insurance application, quote request, email, website form, voicemail, or text message does not bind, modify, extend, cancel, or reinstate insurance coverage.

Coverage is not effective unless and until it has been confirmed or bound by an authorized representative and/or the applicable insurance carrier in accordance with applicable requirements.

Do not use email, website forms, voicemail, or text messaging as your sole means of communicating an urgent request to bind, change, cancel, or reinstate insurance coverage.

4. SMS/Text Messaging Terms

By affirmatively opting in to receive text messages from **BTH Ventures, LLC d/b/a Harman Insurance Agency**, you consent to receive SMS/text communications at the mobile telephone number you provide.

Messages may relate to:

- Insurance inquiries;
- Insurance quotes;
- Applications;
- Policy servicing;
- Renewals;
- Insurance documents;
- Payments and billing;
- Claims-related communications;
- Customer service;
- Appointments; and
- Other insurance-related matters.

Message frequency varies. Message and data rates may apply.

Consent to receive SMS/text messages is voluntary and is **not a condition of purchasing insurance or any other goods or services**.

Mobile carriers are not liable for delayed or undelivered messages.

5. Opting Out of Text Messages

You may cancel SMS/text communications at any time by replying:

STOP

After you send STOP, we may send a confirmation message acknowledging your opt-out request. You will no longer receive messages from the applicable SMS program unless you subsequently opt in again.

6. SMS Assistance

For assistance with our SMS/text messaging program, reply:

HELP

You may also contact BTH Ventures, LLC d/b/a Harman Insurance Agency using the telephone number or email address provided below.

7. Mobile Information and SMS Consent

Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. SMS consent is not shared with third parties or affiliates for marketing or promotional purposes.

SMS opt-in information and consent will not be sold or rented.

Information may be provided to service providers solely when necessary to facilitate our messaging program or provide requested services. Such service providers are not authorized to use mobile information for their own marketing or promotional purposes.

8. Insurance Quotes

Insurance quotations are subject to underwriting review and may change based upon additional information, inspections, consumer reports, loss history, carrier requirements, or other underwriting considerations.

A quotation does not guarantee that insurance coverage has been bound or that a policy will be issued.

9. Website Forms and Communications

Information submitted through our website, email, telephone, or text messaging systems may be used to respond to insurance inquiries and provide requested insurance services.

Electronic communications are not guaranteed to be received or reviewed immediately.

Users should contact Harman Insurance Agency directly regarding time-sensitive insurance matters.

10. Intellectual Property

Unless otherwise stated, website content, text, graphics, branding, logos, and other materials belonging to BTH Ventures, LLC d/b/a Harman Insurance Agency may not be reproduced, distributed, or otherwise used without authorization except as permitted by applicable law.

11. Third-Party Websites

Our website may contain links to insurance carriers and other independently operated third-party websites.

These links are provided for convenience. Harman Insurance Agency does not control independently operated third-party websites and is not responsible for their content, security, availability, terms, or privacy practices.

12. Disclaimer

To the extent permitted by applicable law, BTH Ventures, LLC d/b/a Harman Insurance Agency is not responsible for damages resulting from reliance upon general information presented on this website or from interruptions, delays, technical failures, or delivery issues affecting website or electronic communications.

Nothing contained in these Terms & Conditions modifies or supersedes the terms and conditions of an insurance policy issued by an insurance carrier.

13. Governing Law

These Terms & Conditions are governed by the laws of the State of Florida, without regard to conflict-of-law principles, except where applicable federal law controls.

14. Changes to These Terms & Conditions

BTH Ventures, LLC d/b/a Harman Insurance Agency may revise these Terms & Conditions periodically to reflect changes in our business practices, website, electronic communications, SMS/text messaging program, or applicable law.

Revised Terms & Conditions will be posted on our website with an updated effective date.

15. Contact Us

If you have questions regarding these Terms & Conditions, our website, or our SMS/text messaging program, or need assistance, please contact us:

BTH Ventures, LLC d/b/a Harman Insurance Agency

Harman Insurance Agency

150 East Palmetto Park Rd., Ste 800

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Telephone: 561-527-9122

Email: agency@harmaninsurance.com

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