Fortrest Insurance Services LLC

Protection Built Around You

Website Disclaimer

Important Coverage Notice

Submitting a quote request, completing a form, sending an email, leaving a voicemail, or receiving a premium indication does not bind, change, renew, reinstate, or cancel insurance coverage. Coverage is not effective unless and until it is confirmed in writing by Fortrest Insurance Services LLC and/or the applicable insurance carrier, all required applications and documents are completed, any required premium is received, and the carrier approves or issues the coverage.

1. Quotes Are Not Binders

Any quote, estimate, proposal, comparison, premium indication, or coverage summary provided by Fortrest Insurance Services LLC is for informational purposes only. A quote is based on information available at the time it is prepared and may change after carrier review, underwriting, inspection, claims review, consumer report review, or verification of eligibility.

- No insurance coverage is bound by receiving or accepting a quote.
- No policy change, endorsement, cancellation, renewal, reinstatement, or increase in limits is effective unless confirmed in writing.
- Do not assume coverage exists until you receive written confirmation, a binder, declarations page, endorsement, or other confirmation from the agency or carrier.

2. Florida Business Only

Fortrest Insurance Services LLC currently provides insurance services only for risks, applicants, and business that may be written in the State of Florida. The agency does not represent that it is licensed or authorized to solicit, quote, sell, or service insurance in any other state unless specifically stated in writing.

3. Carrier Underwriting and Eligibility

Coverage options, premiums, discounts, policy terms, deductibles, exclusions, and availability depend on carrier underwriting guidelines, eligibility rules, Florida insurance requirements, property location, claims history, inspection results, payment history, and other underwriting factors. Not all applicants or risks qualify for every carrier, coverage option, discount, or policy form.

4. Website Information Is General Information

The information on this website is general in nature and is provided to help visitors better understand insurance topics. It is not legal, tax, financial, or coverage advice. Policy language, exclusions, endorsements, and carrier rules control the actual coverage provided. Please review your policy documents carefully and ask questions before making coverage decisions.

5. No Guarantee of Savings or Coverage

Fortrest Insurance Services LLC may help clients compare available options, but the agency does not guarantee savings, premium reductions, carrier acceptance, claim payment, coverage availability, or specific

policy outcomes. Any examples on the website are for educational purposes only and may not apply to your situation.

6. Communications and Time-Sensitive Requests

Email, text messages, voicemail, website forms, and online booking requests are not guaranteed to be received or reviewed immediately. Do not use a website form, email, text message, or voicemail for urgent coverage changes, claims emergencies, cancellation requests, reinstatement requests, or time-sensitive matters unless you receive written confirmation that the request has been processed.

- For claims, contact your insurance carrier directly using the claims information listed on your policy documents.
- For policy changes, wait for written confirmation before relying on the change.

7. Third-Party Links and Carrier Resources

This website may contain links to insurance carriers, payment portals, booking tools, consumer resources, or other third-party websites. Fortrest Insurance Services LLC is not responsible for the content, security, accuracy, or privacy practices of third-party websites.

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Privacy Policy

Privacy Notice

Fortrest Insurance Services LLC respects your privacy. This Privacy Policy explains what information we may collect, how we may use it, who we may share it with, and how we help protect it when you request a quote, complete a form, communicate with us, use our website, or become a customer.

1. Information We May Collect

The information we collect depends on the type of insurance product or service requested. We may collect information directly from you, from household or business members you authorize, from insurance carriers, from underwriting partners, from consumer reporting sources, from public records, and from service providers used to quote, place, or service insurance.

- Contact information: name, address, phone number, email address, preferred contact method, and appointment details.
- Identification information: date of birth, driver license information, business ownership details, and other information needed to verify identity or eligibility.
- Insurance application information: household members, drivers, vehicles, property details, prior insurance, current coverage, mortgagee or lienholder information, claims or loss history, and requested coverage limits.
- Financial and payment-related information: billing preference, payment status, premium information, and information needed for carrier billing or payment processing. We do not intend to store full payment card numbers on our website.
- Life, health, or annuity-related information when applicable: beneficiary details, general health and lifestyle information, medical underwriting information, income or financial suitability information, and other information required by the carrier or product type.
- Business insurance information: business name, ownership, operations, payroll, revenue, employees, locations, vehicles, subcontractors, prior losses, and risk details.
- Website and technology information: IP address, browser type, device information, pages visited, cookies, analytics information, and form submission details.

2. How We Use Information

- To respond to quote requests, consultation requests, questions, and service inquiries.
- To prepare quotes, compare insurance options, submit applications, and place coverage with insurance carriers or authorized market partners.
- To verify information, evaluate eligibility, support underwriting, process policy changes, issue certificates or proof of insurance, assist with renewals, and service policies.
- To communicate with you about your quote, application, policy, billing, renewal, required documents, appointments, and agency updates.
- To comply with carrier requirements, legal obligations, licensing requirements, fraud prevention, recordkeeping, audits, and regulatory requests.
- To improve our website, forms, customer experience, agency workflows, and communication process.

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3. How We Share Information

We may share information as needed to quote, place, underwrite, issue, service, renew, or manage insurance products. This may include sharing information with insurance carriers, managing general agencies, wholesalers, market access platforms, underwriting partners, premium finance companies, payment processors, inspection companies, consumer reporting agencies, technology providers, document storage providers, compliance or legal advisors, and government or regulatory authorities when required or permitted by law.

We do not sell your personal information. We do not share nonpublic personal information for unrelated marketing by nonaffiliated third parties unless permitted by law and consistent with applicable notice or authorization requirements.

4. Nonpublic Personal Financial and Health Information

Insurance agencies may receive nonpublic personal financial information and, for certain products, nonpublic personal health information. We use this information only for legitimate insurance-related purposes, such as quoting, underwriting, placing, servicing, claims support, compliance, fraud prevention, or other purposes permitted by law. Health-related information is handled with extra care and is shared only when necessary or authorized for insurance-related purposes.

5. Cookies, Analytics, and Online Forms

Our website or website provider may use cookies, analytics tools, embedded forms, booking tools, or other technologies to operate the website, understand visitor activity, improve content, and support quote or appointment requests. You may be able to limit cookies through your browser settings, but some website features may not work properly if cookies are disabled.

6. Text, Email, and Electronic Communications

When you provide your phone number or email address, you authorize us to contact you about your quote request, appointment, application, policy, renewal, service request, or related insurance matter. Email and text communication may not be fully secure. Please do not send sensitive information by email or text unless requested through a secure process or unless you accept the risk of that communication method.

7. Data Security

We use reasonable administrative, technical, and physical safeguards to protect information in our possession. No website, email system, cloud storage platform, or electronic transmission method can be guaranteed to be 100% secure. If we become aware of a security issue that legally requires notice, we will provide notice as required by applicable law.

8. Data Retention

We retain information for as long as reasonably necessary for quote follow-up, policy servicing, carrier requirements, legal and regulatory obligations, recordkeeping, dispute resolution, and legitimate business purposes. Retention periods may vary based on the type of product, carrier requirements, and applicable law.

9. Your Choices

- You may ask us to update or correct your contact information.
- You may ask not to receive general marketing communications. Policy, quote, billing, renewal, service, compliance, or transactional messages may still be sent as needed.
- You may contact us with questions about our privacy practices or how your information is used.

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10. Children’s Privacy

Our website and services are intended for adults seeking insurance information or services. We do not knowingly collect personal information directly from children under 13 through our website.

11. Florida Insurance Services Only

Fortrest Insurance Services LLC currently provides insurance services only for business that may be written in the State of Florida. If you are outside Florida, please contact an insurance professional licensed in your state.

12. Changes to This Policy

We may update this Privacy Policy from time to time. The “Last updated” date shows when the current version was prepared. Continued use of the website or services after an update means the updated policy applies going forward.

13. Contact Us

Questions about this Privacy Policy may be directed to Fortrest Insurance Services LLC using the contact information listed on our website. Replace this sentence with your agency email address, phone number, and mailing address before publishing if you want the Word/PDF version to include direct contact information.

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