
****Kingsson Assurance Terms and Conditions****

****Effective Date: 5/6/2025]**

****Welcome to Kingsson Assurance****

Kingsson Assurance, a registered entity of 5MW-Funding LLC, provides life insurance services to customers under strict compliance with applicable state and federal regulations, including the A2P 10DLC requirements. By accessing or using our services, you agree to be bound by the following Terms and Conditions.

****1. Introduction****

1.1 These Terms and Conditions govern your access and use of Kingsson Assuranceâ€™s services, including all online and offline interactions, communications, and transactions related to life insurance products.

1.2 These Terms are governed by and construed in accordance with the laws of the State of Indiana. By using our services, you consent to the jurisdiction of the courts in Indiana.

****2. Eligibility****

2.1 To access and use Kingsson Assuranceâ€™s services, you must be at least 18 years old or the legal age of majority in your state of residence.

2.2 By using our services, you represent that you have the legal capacity to enter into binding contracts.

****3. A2P 10DLC Compliance****

3.1 Kingsson Assurance operates in full compliance with A2P 10DLC (Application-to-Person 10-Digit Long Code) messaging regulations.

3.2 As part of our communication services, we may use 10DLC shortcodes or long codes for sending SMS messages, including for marketing, notifications, reminders, and customer service purposes.

3.3 By providing your phone number, you consent to receive text messages (SMS) from Kingsson Assurance, and you acknowledge that these messages may include important service information, billing notices, policy updates, and promotional offers.

3.4 You may opt-out of receiving marketing or promotional text messages by replying “STOP” to any message, or by contacting our customer service team at \[Insert Contact Information].

****4. Privacy and Data Protection****

4.1 We respect your privacy and are committed to protecting your personal information. Any personal data you provide to Kingsson Assurance will be handled in accordance with our Privacy Policy, which is incorporated by reference into these Terms.

4.2 We may collect, store, and process your personal data for purposes including, but not limited to, providing life insurance products, communicating with you about policy updates, and complying with regulatory requirements.

4.3 Kingsson Assurance complies with applicable data protection laws, including the General Data Protection Regulation (GDPR), where applicable, and relevant state and federal privacy laws.

****5. Services****

5.1 Kingsson Assurance provides a variety of life insurance products designed to meet the diverse needs of our clients. We offer both individual and family life insurance policies, as well as customizable options tailored to specific financial goals.

5.2 Our services are subject to availability, and we reserve the right to modify or discontinue any aspect of our services at our sole discretion.

****6. User Responsibilities****

6.1 You agree to provide accurate, current, and complete information when interacting with Kingsson Assurance.

6.2 You are responsible for keeping your account information up to date, including any contact details such as email and phone number.

6.3 You must notify Kingsson Assurance immediately of any unauthorized use of your account or any other breach of security.

****7. Payment and Billing****

7.1 All payments for life insurance premiums must be made in accordance with the terms provided at the time of purchase or as specified in the applicable policy.

7.2 Kingsson Assurance reserves the right to modify premium rates, fees, or other charges, provided that we notify you of any such changes within the time frame required by law.

7.3 We may charge interest or late fees for any overdue amounts, as specified in your policy agreement.

****8. Limitation of Liability****

8.1 Kingsson Assurance makes no warranties or representations regarding the accuracy, reliability, or completeness of the services provided.

8.2 In no event will Kingsson Assurance, its affiliates, or any third-party service providers be liable for any indirect, incidental, special, or consequential damages arising from your use of our services.

8.3 Our liability is limited to the maximum extent permitted by applicable law.

****9. Termination of Services****

9.1 Kingsson Assurance may suspend or terminate your access to our services if we determine that you have violated any provision of these Terms and Conditions.

9.2 You may terminate your account at any time by contacting customer support. Any outstanding obligations or liabilities incurred before termination will remain in effect.

10.1 Kingsson Assurance reserves the right to modify these Terms and Conditions at any time. Any changes will be communicated to you via email or through other appropriate channels.

****11. Contact Information****

Kingsson Assurance

Email:malcolm.ramanagency@gmail.com

Address: Tipton ,Indiana,46072

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Please refer to our Privacy Policy for detailed information on how we collect, use, and protect your personal information

