

Privacy Statement & Copyrights

Rick Wool Insurance Services

Website Terms of Use, Privacy Statement & Copyright Policy

Effective Date: September 21, 2026 Rick.insurance@rickwool.com | rickwool.com | (615) 454-1272

About Rick Wool Insurance Services

Rick Wool Insurance Services is an independent insurance agency serving individuals, families, and small businesses. Rick Wool is a licensed Property & Casualty insurance producer in the State of Tennessee (Tennessee Producer License No. 3003340464), specializing in home, boat and watercraft, automobile, personal umbrella, and small business insurance, with a focus on comprehensive sales and customer service support.

Insurance products are offered only in states where Rick Wool Insurance Services and its producers are properly licensed. Coverage is placed with insurance carriers represented by the agency; Rick Wool Insurance Services is not itself an insurer.

1. Authorization of Use

Rick Wool Insurance Services ("we," "us," or "our") authorizes you to access and use this website for informational purposes related to evaluating, requesting quotes for, and purchasing insurance products and services. We reserve the right to suspend or terminate your access to this website at any time, with or without notice, for any reason, including suspected misuse.

All content on this website, including text, graphics, logos, and design, is owned by Rick Wool Insurance Services or its licensors and is protected under United States copyright law. No portion of this website may be reproduced, redistributed, or republished without our prior written consent, except as permitted under Section 10 ("Copyright and Limited License to Use") below.

2. No Warranties

This website and its content are provided "as is" and "as available." Use of this website and the internet generally is at your own risk. To the fullest extent permitted by law, Rick Wool Insurance Services and its affiliates disclaim all warranties, express or implied, including implied warranties of merchantability, fitness for a particular purpose, and non-infringement, regarding the information, materials, and services on this site.

We may change, update, or discontinue any content on this website at any time without notice and do not guarantee the accuracy, completeness, or timeliness of any information provided. Nothing on this website constitutes insurance, legal, financial, or tax advice, and no statement on this website creates a warranty or modifies the terms of any actual insurance policy.

Insurance product descriptions on this website are general summaries only. Product availability varies by state and by carrier, and all coverage is governed exclusively by the terms, conditions, exclusions, and limitations of the actual policy issued. Submitting a quote request or application through this website does not bind coverage. Coverage is bound only when confirmed in writing by the agency or the issuing carrier. Please contact us directly for current product availability and policy-specific terms.

We do not warrant that this website, or any software, content, or materials available through it, will be uninterrupted, error-free, or free of viruses or other harmful components.

3. Disclaimer of Liability

To the fullest extent permitted by law, Rick Wool Insurance Services and its affiliates will not be liable for any direct, indirect, incidental, special, consequential, or exemplary damages, including loss of data, use, or profits, arising from your use of, or inability to use, this website, regardless of the legal theory asserted, even if we have been advised of the possibility of such damages.

4. Third-Party Links and Content

This website may contain links to third-party websites, including insurance carrier websites and online payment portals, that we do not own, operate, or control. These links are provided for your convenience only. We do not review, endorse, or take responsibility for the content, products, services, or privacy practices of any linked third-party site. Accessing a linked site is at your own risk, and we encourage you to review that site's own privacy policy and terms, as they will govern your interaction with it rather than this Privacy Statement.

5. Electronic Communications

We will not be deemed to have received or accepted any electronic communication from you until we send you an acknowledgment confirming receipt. If we send you an electronic communication, we will assume it was received as sent; if you do not receive a communication you expect from us, or receive it in an unreadable format, please contact us promptly using the information in Section 9 ("Contact Us") below.

Requests to add, change, or cancel coverage, report a claim, or make a payment are not effective until confirmed by us in writing. Please do not rely on email, text, or a web form alone for time-sensitive coverage requests; call us at (615) 454-1272 to confirm.

Email and online web forms are not a secure or guaranteed method of transmitting sensitive personal, financial, or health information. Please see Section 6 ("Security") for alternative options if you have concerns about transmitting sensitive information electronically.

6. Security

We maintain administrative, technical, and physical safeguards designed to protect the personal information we collect, consistent with applicable law, including the Tennessee Insurance Data Security Law and, where applicable, the FTC Safeguards Rule under the Gramm-Leach-Bliley Act (GLBA). This website uses TLS/SSL encryption to protect data in transit.

No method of transmission over the internet, and no method of electronic storage, is completely secure. While we work to protect your information, we cannot guarantee its absolute security, and you transmit information to us over the internet at your own risk.

If you would prefer not to submit sensitive personal information online, you may contact us at (615) 454-1272 to provide that information by another method.

7. Privacy Statement

This Privacy Statement explains how Rick Wool Insurance Services collects, uses, discloses, and protects personal information obtained through this website and in connection with providing insurance products and services to you. By using this website, you acknowledge the practices described here. This Privacy Statement does not apply to information collected offline or through other channels except as noted.

As an insurance agency, Rick Wool Insurance Services is a "financial institution" under the GLBA. Customers and policyholders also receive our GLBA privacy notice at the time a policy is purchased and as otherwise required by law. If that notice and this Privacy Statement differ, the GLBA privacy notice governs with respect to nonpublic personal financial information.

7.1 Information We Collect

We may collect the following categories of information:

- **Identifiers**, such as your name, mailing address, email address, phone number, date of birth, and driver's license number.
- **Underwriting and rating information**, such as details about your home and other property, vehicles, boats or other watercraft, business operations, drivers in your household, driving records, prior insurance and claims history, and — where permitted by law and with any required notice — consumer report information such as credit-based insurance scores.
- **Financial information**, such as the payment method used to pay premiums (see Section 7.3).
- **Commercial information**, such as your quote requests, policy history, and transactions with us.
- **Internet or network activity**, such as pages viewed, links clicked, and device/browser information, collected via cookies and similar technologies (see Section 8).

- **Marketing and communications information**, such as your preferences for how you receive marketing and other communications from us.

We do not request health or medical information except in limited circumstances, such as when it is needed to process a claim or is required by a carrier, and only to the extent necessary for that purpose.

We collect this information when you request a quote, apply for or purchase a policy, report a claim, submit a web form, email or text us, or otherwise communicate with us through this website. We may also receive information about you from insurance carriers, consumer reporting agencies, motor vehicle departments, and claims databases, as permitted by law.

7.2 How We Use Information

We may use personal information to provide insurance quotes and policy servicing, submit applications to carriers, assist with claims, communicate with you, process payments, comply with legal and regulatory obligations (including those imposed by insurance carriers and the Tennessee Department of Commerce and Insurance), maintain policyholder records, detect and prevent fraud, and improve this website.

SMS / Text Messaging. If you opt in to receive SMS messages from us, we may send you messages pertaining to our services, your policies, your accounts, and general updates. To opt in to our messaging service, you must provide explicit consent. Where we offer SMS opt-in on a web form, the opt-in checkbox is unchecked by default. By checking the box and submitting the form, you expressly consent to receive text messages from us at the phone number you provide. Standard message and data rates may apply to SMS messages we send or that you send to us. These charges are determined by your mobile carrier and are your responsibility. We are not responsible for any charges your carrier applies to text messages. Message frequency varies. You may withdraw your consent to receive SMS messages from us at any time. Reply STOP to opt out. Reply HELP for support.

7.3 Payment Information

If you pay a premium by credit card, debit card, or electronic funds transfer, that payment is processed through a third-party payment processor or through the insurance carrier's own payment portal. We do not collect or store full payment card or bank account information on this website. Those third-party services are governed by their own terms and privacy policies and do not fall under this Privacy Statement.

7.4 Disclosure of Information to Third Parties

We do not sell or trade your personal information to third parties for monetary consideration or for their own marketing purposes. We may share your personal information with the following categories of third parties, as necessary to provide our services:

- **Insurance carriers, managing general agencies, and their affiliates**, to obtain quotes, bind coverage, service your policy, or process claims.
- **Service providers** who perform functions on our behalf, such as agency management systems, IT hosting, payment processing, SMS (text messaging), and marketing analytics, under contractual confidentiality obligations.
- **Consumer reporting agencies and claims databases**, to obtain and report underwriting and claims information as permitted by law.
- **Regulators, law enforcement, or other parties**, where required by law, subpoena, or legal process.
- **A successor entity** in connection with a merger, acquisition, or sale of business assets.

Mobile opt-in data and SMS consent will not be shared with any third parties or affiliates for marketing or promotional purposes.

We do not sell or share personal information for cross-context behavioral advertising except as disclosed in Section 8 ("Cookies and Tracking Technologies").

Employees and contractors of Rick Wool Insurance Services are required to acknowledge a confidentiality and data protection policy and receive training on safeguarding customer information.

7.5 Your Choices and Rights

- **Marketing communications.** You may opt out of marketing emails by using the unsubscribe link in any marketing email, and opt out of text messages by replying STOP. Opting out of marketing does not affect service or policy-related communications.
- **Access and correction.** You may request access to, or correction of, the personal information we maintain about you by contacting us using the information in Section 9. We may need to verify your identity before responding. Certain information may be maintained by the insurance carrier rather than by us; where that is the case, we will direct you to the carrier.
- **Non-discrimination.** We will not deny you service, charge different rates, or provide a different level of service because you exercised a privacy right.

7.6 Retention

We retain personal information for as long as needed to provide our services, comply with insurance record-keeping requirements under Tennessee and federal law, resolve disputes, and enforce our agreements. When information is no longer needed, it is securely deleted or de-identified.

7.7 Children's Privacy

This website is not directed to children under the age of 13, and we do not knowingly collect personal information from children under 13. If you believe a child has provided us with personal information, please contact us and we will delete it.

7.8 Changes to This Privacy Statement

We may update this Privacy Statement from time to time. The effective date at the top of this page indicates when it was last revised. Material changes will be posted on this website, and your continued use of the website after a change is posted constitutes acknowledgment of the revised statement.

8. Cookies and Tracking Technologies

We and our service providers use cookies, pixels, web beacons, and similar technologies ("tracking technologies") on this website for purposes such as keeping the site functioning properly, remembering your preferences, measuring site usage and performance, and — where applicable — delivering relevant advertising.

8.1 Categories of Tracking Technologies

- **Strictly necessary cookies**, required for core site functionality, which cannot be disabled without affecting website operation.
- **Analytics cookies**, such as Google Analytics or similar tools, used to understand how visitors use the website.
- **Advertising/targeting cookies**, such as Google Ads and/or Meta Ads, used to deliver ads based on your browsing activity across sites.
- **Chat, session-replay, or behavior-tracking tools**, such as a chat widget, session-replay, or heatmapping tool.

8.2 Managing Cookies

Most browsers allow you to refuse or delete cookies through your browser settings. Disabling cookies may limit some features of this website. To opt out of Google Analytics, you may install the Google Analytics Opt-out Browser Add-on. To manage advertising preferences, you may use the ad settings offered by Google and Meta or visit the Digital Advertising Alliance opt-out page at optout.aboutads.info. This website does not currently respond to browser "Do Not Track" signals.

9. Contact Us

If you have questions about this Privacy Statement, wish to exercise a privacy right described above, or have a concern about how your information has been handled, please contact us at:

Rick Wool Insurance Services in Hendersonville, Tennessee 37075 Phone: (615) 454-1272
Email: Rick.insurance@rickwool.com

If you have a complaint about our insurance practices that we are unable to resolve, you may also contact the Tennessee Department of Commerce and Insurance, Consumer Insurance Services.

10. Copyright and Limited License to Use

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