

Welcome to Kevin Guthmiller Agency, LLC (“Company,” “we,” “our,” or “us”).

We are an insurance agency committed to protecting your privacy and handling your personal information responsibly. This Privacy Policy explains how we collect, use, and share your information, including information used in connection with insurance underwriting and credit-based insurance scoring. You agree to use this website for lawful purposes only and not to submit false or misleading information, attempt to gain unauthorized access, interfere with website functionality. Submitting a quote request or application does not guarantee coverage. Coverage is only effective when approved by the insurance carrier, a policy is issued, required premium is paid. All quotes provided are estimates only, subject to underwriting review and based on information you provide. Incorrect or incomplete information may result in rate changes, coverage denial and/or policy cancellation. All content on this site is the property of Kevin Guthmiller Agency, LLC and may not be copied without permission. We are not liable for errors or omissions in content, website interruptions or decisions made based on website information. We may link to third-party websites. We are not responsible for their content or policies.

By using our website www.kevinguthmilleragency.com, you consent to the practices described in this policy.

We may collect information you provide directly, including:

- Name
- Address
- Email address
- Phone number
- Date of birth
- Insurance coverage details
- Driver’s license information
- Any information submitted through quote or contact forms

To provide insurance quotes and underwriting services, we may obtain information from third-party sources, including:

- Consumer reporting agencies (e.g., credit-based insurance scores)
- Insurance reporting databases (e.g., claims history reports)
- Motor vehicle records

- Fraud prevention databases

This information may be used in accordance with applicable laws, including the Fair Credit Reporting Act (FCRA) where applicable.

We may use credit-based insurance scores as part of the underwriting process when permitted by law.

This means:

- We may obtain information from consumer reporting agencies
- Your credit-related information may be used to help determine:
 - Eligibility for coverage
 - Premium rates
 - Policy terms

Important:

- We do not use traditional credit scores for lending decisions, but for insurance risk assessment
- You have rights under federal and state laws regarding this information

If an adverse decision is made, you may:

- Request the reason for the decision
- Request a copy of your consumer report
- Dispute inaccurate information with the reporting agency

We use your information to:

- Provide insurance quotes and policies
- Underwrite insurance coverage
- Process applications and claims
- Communicate with you about your policy
- Comply with legal and regulatory requirements
- Detect and prevent fraud
- Improve our website and services

We do not sell your personal information.

We may share your information with:

- Insurance carriers
- Underwriting entities
- Agents and brokers
- IT and hosting providers
- CRM and email systems
- Payment processors
- Government agencies when required by law
- Regulators and law enforcement
- When permitted for underwriting or verification

We use cookies and similar technologies to:

- Improve user experience
- Analyze website usage
- Support marketing efforts

You can control cookies through your browser settings.

We implement reasonable administrative, technical, and physical safeguards to protect your personal information.

However, no method of transmission over the internet is completely secure.

Depending on your state of residence (e.g., California and others), you may have rights to:

- Access your personal information
- Request correction or deletion
- Opt out of certain data sharing

You may also request information about:

- Data used in underwriting decisions
- Credit-based insurance scoring inputs (where applicable by law)

To exercise your rights, contact:
agency@guthmillerinsurance.com

We retain your information only as long as necessary to:

- Provide services
- Comply with legal obligations
- Resolve disputes

Our services are not intended for individuals under 18, and we do not knowingly collect their information.

By providing your phone number and opting in to receive text messages from Kevin Guthmiller Agency, LLC, you agree to the following:

You consent to receive:

- Appointment reminders
- Policy updates
- Billing notifications
- Marketing messages (if applicable)

You can opt out at any time by replying STOP to any message.

By providing your email address and opting in to receive email messages from Kevin Guthmiller Agency, LLC, you agree to the following:

Consent

You consent to receive:

- Appointment reminders
- Policy updates
- Billing notifications
- Marketing messages (if applicable)

You can opt out at any time by replying STOP to any message.

We may update this Privacy Policy periodically. Updates will be posted with a revised effective date.

For additional information please contact us at:

Kevin Guthmiller Agency, LLC

1818 Broadway Ave, Ste 6

Yankton, SD 57078

Phone: (605)665-4230

Email: agency@guthmillerinsurance.com