

Terms of Service

These Terms of Service ("Terms") govern your use of our services, website, and any related products and features provided by our Medicare agency. By using our services, you agree to these Terms, so please read them carefully.

1. Acceptance of Terms

By accessing or using our services, you acknowledge that you have read, understood, and agree to be bound by these Terms, including any additional terms and conditions and policies referenced herein. If you do not agree to these Terms, please do not use our services.

2. Use of Services

a. Eligibility: You must be eligible to use our services, and you agree to provide accurate and complete information when using our services.

b. Access and Accounts: You may need to create an account to access certain features of our services. You are responsible for maintaining the confidentiality of your account credentials and or all activities that occur under your account.

3. Medicare Enrollment Services

a. Scope: This agency provides services related to Medicare enrollment and healthcare assistance.

We do not guarantee eligibility for Medicare benefits, and the final determination rests with Medicare and other relevant authorities.

b. Accuracy: While we strive to provide accurate and up-to-date information, we do not warrant the

accuracy or completeness of the information provided on our website or through our services.

4. Privacy and Security

a. Privacy Policy: Your use of our services is subject to our Privacy Policy, which outlines how we

collect, use, and protect your personal information.

b. Security: We employ reasonable security measures to protect your personal information but cannot guarantee the security of your data. You are responsible for maintaining the security of your account.

5. Intellectual Property

a. Ownership: All content and materials on our website and services, including but not limited to

text, graphics, logos, and software, are the property of *Lifetime Insurance Solutions LLC* and are protected by intellectual property laws.

b. Use of Content: You may not use our content for any purpose without our prior written consent.

6. Termination

We reserve the right to terminate or suspend your access to our services, with or without notice, for

any violation of these Terms or for any other reason at our sole discretion.

7. Limitation of Liability

To the extent permitted by law, *Lifetime Insurance Solutions LLC*, and affiliates shall not be liable for any direct, indirect, incidental, special, or consequential damages arising from your use of our services or any information provided therein.

8. Changes to Terms

We may update these Terms from time to time to reflect changes in our services or for other operational, legal, or regulatory reasons. We will notify you of any significant changes.

9. Governing Law

These Terms are governed by and construed in accordance with the laws of the United States, without regard to its conflict of law principles. By using our services, you agree to the terms and conditions outlined in these Terms of Service

10. Opt In & Consent

You can cancel the SMS service at any time. Simply text "STOP." Upon sending "STOP," We will confirm your unsubscribe status via SMS. Following this confirmation, you will no longer receive SMS messages from us. To rejoin, sign up as you did initially, and we will resume sending SMS messages to you.

If you experience issues with the messaging program, reply with the keyword HELP for more assistance,

or reach out directly to SeniorinsuranceCT@outlook.com. Carriers are not liable for delayed or undelivered messages. As always, message and data rates may apply for messages sent to you from us and to us from you. Message frequency varies. For questions about your text plan or data plan, contact your wireless provider. For privacy-related inquiries, please refer to our privacy policy.