

Privacy Policy

Navigator Truck Insurance

Effective Date: August 20, 2026

Navigator Truck Insurance ("Navigator," "we," "us," or "our") respects your privacy. This Privacy Policy explains how we collect, use, and protect your personal information, including information collected through SMS/text messaging communications, when you visit navigatortruckinsurance.com (the "Website") or otherwise interact with us.

1. Information We Collect

We may collect the following types of information:

- Contact information you provide directly, such as your name, phone number, email address, and mailing address
- Information related to your insurance policy, account, or inquiry
- Mobile phone number and consent status when you opt in to receive SMS/text messages from us
- Information you submit through forms on our Website
- Standard technical information such as browser type and IP address when you visit our Website

2. How We Use Your Information

We use the information we collect to:

- Provide, maintain, and administer insurance products and services
- Respond to inquiries and provide customer support
- Send policy updates, account notifications, appointment reminders, and other service-related communications, including via SMS/text message
- Improve our Website and services
- Comply with legal and regulatory obligations

3. SMS/Text Messaging Terms

By providing your mobile phone number and opting in, you consent to receive SMS/text messages from Navigator Truck Insurance related to your insurance policy, account servicing, and customer communications.

- **Message frequency** may vary depending on your account activity.
- **Message and data rates** may apply.
- **Opt-out:** You may opt out of receiving text messages at any time by replying **STOP** to any message. You will receive a one-time confirmation that you have been unsubscribed, and you will no longer receive SMS messages from us unless you opt in again.
- **Help:** Reply **HELP** to any message for assistance, or contact us directly at help@navigatortruckinsurance.com or **(800) 596-8782**.
- Opt-in and opt-out are handled through the same number/messaging channel you used to opt in.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. All other categories of information exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties, except as described in Section 4 below for the limited purpose of delivering the messaging service itself.

4. How We Share Information

We do not sell or rent your personal information, and we do not share your mobile opt-in information with third parties or affiliates for marketing or promotional purposes.

We may share information with:

- **Service providers** who help us operate our business and deliver services, such as our SMS/messaging platform provider, IT and hosting providers, and customer support tools — solely for the purpose of providing those services to us
- **Insurance carriers and underwriters** as necessary to service your policy or process a claim
- **Legal and regulatory authorities** when required by law, subpoena, or other legal process, or to protect our rights, property, or safety

5. Data Security and Retention

We maintain reasonable administrative, technical, and physical safeguards designed to protect your personal information. We retain information for as long as necessary to fulfill the purposes described in this policy and to comply with legal, regulatory, and contractual obligations.

6. Your Choices

You may:

- Opt out of SMS messages at any time by replying STOP
- Contact us to ask questions about your information or this policy
- Request corrections to inaccurate information we hold about you

7. Children's Privacy

Our services are not directed to individuals under the age of 18, and we do not knowingly collect personal information from children.

8. Changes to This Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page with a revised effective date.

9. Contact Us

If you have questions about this Privacy Policy or our SMS communications, please contact us:

Navigator Truck Insurance

Email: help@navigatortruckinsurance.com

Phone: (800) 596-8782

Website: navigatortruckinsurance.com