

Terms of Use

Last updated as of August 6, 2014

This web page represents a legal document and is the Terms of Use (Agreement) for our website, www.rockfordmutual.com (Website). Please review the following terms carefully.

Privacy Policy

Our Privacy Policy is considered part of this Agreement. To view information about Rockford Mutual Insurance Company's Privacy Policy, please view our Privacy Policy.

Our Services

Our Website offers the following services: visitors can find information about the history of our company, the products we offer, our core values and mission statement, how to become an independent agent, reinsurance opportunities, career opportunities, the ability to locate an agent in a specific area, and the ability to contact the company with any questions. The Website also offers secure portals for registers Customers (policyholder and agents) to process a quote, sell a policy, process a premium payment, view policy declarations, print an auto insurance ID card, file a loss claim and inquire about a policy/claim.

Definitions

The terms "us" or "we" or "our" refers to Rockford Mutual Insurance Company, the owner of this Website. A "Visitor" is someone that merely browses our Website. A "Customer" is someone who has registered with our Website to use our Services. The term "User" is a collective identifier that refers to either a Visitor, or a Customer.

All text, information, graphics, design, and data offered through our Website or Services, collectively known as our "Content".

Jurisdictional Statement

This Website is controlled, operated, and intended for use only in the United States of America. We do not represent the materials on this Website are appropriate or made available for use outside of the United States of America.

Our Intellectual Property

Our Website may contain our service marks or trademarks as well as those of our affiliates or other companies, in the form of words, graphics, and logos. Your use of our Website or Services does not constitute any right or license for you to use our service marks or trademarks, without the prior written permission of Rockford Mutual Insurance Company.

Terms of Use

Our Content, as found within our Website and Services, is protected under United States copyrights. The copying, redistribution, use or publication by you of any such Content, is strictly prohibited. Your use of our Website and Services does not grant you any ownership rights to our Content.

Eligibility and Registration

To use our Services, you must register with our Website to become a Customer. Your Registration is not transferable or assignable and is void where prohibited. This is intended solely for Users who are at least age (16) years of age or older.

Any registration by, use of or access to our Website by anyone under such, is unauthorized, unlicensed and in violation of these Terms of Use. By using our Website and/or Service, you represent and warrant that you are (16) or older and that you agree to and to abide by all of the terms and conditions of this Agreement. Rockford Mutual Insurance Company has sole right and discretion to reject a Customer's registration, with or without explanation.

After you complete the registration process, you agree to maintain the confidentiality of your user identification, password/PIN, and are fully responsible for all liability and damages resulting from your failure to maintain that confidentiality and all activities that occur through the use of your account.

You agree to notify us immediately of any unauthorized use of your account or any other breach of security. You agree that Our Website cannot and will not be liable for any loss or damage arising from your failure to comply with your account security as discussed herein.

Content Disclaimer

The Content of this Website and "Terms of Use" may change without prior notice.

Warranty Disclaimer

Our Website or Services may be temporarily unavailable from time to time for maintenance or other reasons. Rockford Mutual Insurance Company assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or unauthorized access to, or destruction.

Under no circumstances will Rockford Mutual Insurance Company be responsible for any loss, damage resulting from anyone's use of our Website or Services whether online, or offline.

Rockford Mutual Insurance Company reserves the right to change any and all Content, components and other items used or contained in our Website or Services, at any time without prior notice.

Terms of Use

Linking to Our Website

It is prohibited to link to this Website unless written approval is obtained from Rockford Mutual Insurance Company. We reserve the right to revoke an approved link at any time and in our sole discretion.

Links to Other Websites

Our Website may, from time to time, contain links to third party websites. These links are provided solely as a convenience to you. By linking to these websites, we do not sponsor such third party websites. Rockford Mutual Insurance Company has no control over the legal documents and privacy practices of third party websites; as such, you access any such third party websites at your own risk.

Payments

You represent and warrant that if you are purchasing something from us that;

- any credit card information you supply is true and complete,
- charges incurred by you will be honored by your bank or credit card company,
- you will pay the charges incurred by you at the posted prices, including any applicable taxes, and
- if your initial payment method is dishonored, you will still pay the charges incurred, including any surcharge we may incur due to such dishonored payment.