

Privacy Policy

Last Updated: July 26, 2025

Company Overview

Better Insurance Mutual Company LLC is a veteran-owned mutual auto insurance carrier based in Indiana. We offer principled, client-first car insurance services and provide gated member-only content for early registrants and participants in our Bring Your 4 referral program as a part of pre-launch operations. Once fully operational, we will maintain data protection and privacy for all Clients in accordance with the laws of every state and in compliance with all data privacy acts (HIPAA).

Information We Collect

We collect two types of data:

a. Personal Data

Information you voluntarily provide, including:

- Name
- Email address
- Phone number
- Address (if required for coverage quotes or client onboarding)
- Payment information (processed securely via third-party services for \$1 registration or policy payment)

b. Usage Data

Automatically collected information:

- IP address, browser type, device ID
- Pages visited, time on site, navigation behavior
- Referral source and form submissions

How We Use Your Information

We use your information to:

- Process registration and verify access eligibility
- Provide access to gated materials (e.g., flyer vault, client portal)
- Administer the Bring Your 4 referral program
- Communicate about Better Insurance updates, services, or opportunities
- Comply with legal obligations and insurance regulations
- Monitor site performance and security

We do not sell your information. We do not display ads or share your data with unrelated third parties.

Cookies and Tracking

Our site may use basic cookies for session management, traffic analytics, and login functionality. These do not track your behavior across the internet. By continuing to use the site, you consent to the use of essential cookies.

If we implement analytics tools (e.g., Google Analytics), we will update this policy and provide a cookie notice.

Data Retention

We retain client data only as long as necessary to:

- Fulfill insurance requirements
- Maintain referral histories
- Satisfy legal and regulatory obligations

You may request deletion of your information by contacting us at oversight@betterinsuranceco.com.

Children's Privacy

This site is not directed to children under 13. We do not knowingly collect personal data from minors. Parents or guardians should supervise all activity and contact us if they believe a minor has submitted data. We expect parents or legal guardians to be actively involved in all activity on this site. If a minor submits data without consent, we will delete that data and notify the responsible party where possible.

Third-Party Links

We may provide links to trusted partners (e.g., claims vendors or payment processors). These sites have their own privacy policies, which we encourage you to review before submitting any data. In the event that your data is compromised by a vendor we have listed as a preferred vendor, we will take legal action against that party on your behalf.

Data Security

We implement reasonable safeguards to protect your data, but no method of transmission is 100% secure. We do not store credit card details — payments are processed through third-party gateways.

Legal Disclosures

We may disclose information:

- When legally required to do so
- To protect the rights and safety of clients or the Company
- To investigate fraud, abuse, or suspected wrongdoing
- In response to a subpoena, court order, or legal request

We will voluntarily cooperate with law enforcement in cases of child endangerment, human trafficking, crimes against innocents, and all manner of monetary and wire fraud connected with any Better Insurance operation or process. We will actively pursue legal remedy and punishments against those who attempt to defraud or otherwise negatively impact the Better Insurance community.

Updates to This Policy

We may revise this Privacy Policy as our operations evolve. The latest version will always be posted here with a revised date. Material changes will be announced prominently on the website.

Contact Us

Questions? You can reach us at:

Email: oversight@betterinsuranceco.com

Phone: 765-476-9200

Headquarters: Indiana, USA