

SMS Privacy Policy

(Updated August 6, 2026)

Baltimore Life is committed to respecting and protecting your privacy. This SMS Privacy Policy (“Policy”) governs our procedures for protecting the privacy of your SMS (Standard Messaging Service) and mobile device information that we collect in connection with the use of our Electronic Application SMS Service (“SMS Service”), through use of our third-party service providers. By using our SMS Service, you agree to the terms of this Policy.

This Policy is incorporated into the Electronic Application SMS Terms & Conditions.

It is important to us that you know that:

- We protect your nonpublic personal information through strong security controls for our computer systems, our offices and our employees.
- We collect only information that is needed to provide the SMS services to our customers.
- We allow the release of information only when necessary to administer the SMS Service, and as required or permitted by law.
- We require strict privacy measures of all third parties with which we share information.

Categories of Information We Collect

In order to run our SMS Service, we need to collect information about you. Through the use of the Service, Baltimore Life will receive the following information from our third party service provider:

- Your mobile phone number when you send a text message to us;
- Personal Information about the mobile phone number;
- Text of any messages you send to us regarding your application or use of the SMS Service; and
- Any comments or feedback regarding the Service that you send to us.

Personal Information is information related to the ownership of the phone number, including names, addresses, provider, and geographic location, or information that you choose to include in any message sent to us through the Service.

How We Use Information

We use Personal Information to:

- Provide you with the SMS Service;
- Process and respond to inquiries;
- Improve the Service;
- Contact you with important announcements or messages; and
- Prevent and detect fraud.

Your information may be aggregated and anonymized for reporting purposes.

Who Has Access to Your Information

We do not share your non-public personal information, including Personal Information provided in connection with the use of the SMS Service, with anyone except as provided in this notice. As required or permitted by law, we may share the non-public personal information we collect from you with non-affiliated third parties who perform services or functions on our behalf. These services or functions may include policy & claims administration, identity verification, fraud prevention and detection, or SMS-related services. Third parties we may share your personal information with may include business partners, service providers, and regulatory or law enforcement authorities. We do not share your Personal Information, as defined herein, or consent to opt-in to the SMS Service for marketing or promotional purposes.

Access To And Correction of Your Personal Information

You have the right to correct, amend or delete Personal Information we may have recorded about you. To do so please write us at: Baltimore Life Insurance Company, Customer Service Department, 10075 Red Run Boulevard, Owings Mills, MD 21117-4871. Within thirty (30) business days from the date we receive your request, we will correct, amend, or delete the disputed information, or we will notify you that we are refusing your request and give you reasons for the refusal. If we do not accept your requested modifications, you can file a statement of disagreement and your reasons, which will become part of our file.

Change of Policy

We reserve the right to change this Policy at any time with or without prior notice to you. The date of the last update will be posted at the top of this Policy for your convenience.

This Policy, and any changes, are effective as soon as posted. Your continued use of the Service following the posting of any changes to the Policy constitutes your full acceptance of those changes.

Intended Audience

The SMS Service is not intended for children under 13 or non-residents of the US. Baltimore Life does not knowingly collect information from children under the age of 13 or individuals who are not US residents.

By using the SMS Service, you are representing that you are at least 18 years of age.

Questions or Concerns?

If you have any additional questions, please feel free to contact us any time by writing us at:

Baltimore Life Insurance Company
Customer Service Department

10075 Red Run Boulevard, Owings Mills, MD 21117-4871