

SMS Terms of Use

WCF Insurance¹ (“WCF,” “we,” “us,” or “our”) offers various text message programs (“WCF SMS Program” or “SMS Program”) for policyholders, claimants, and agents to obtain information about their insurance policies, claims and other matters. Enrolling in WCF’s SMS Program is not a condition of purchase or service.

As one of the WCF SMS Programs, WCF Insurance offers the option for claimants to communicate with claims adjusters via SMS text messages. WCF does not charge for its SMS Program; however, message and data rates may apply from your mobile carrier and message frequency will vary. WCF’s SMS Program may not be available in all areas at all times, and may not continue to work in the event of service changes made by your wireless carrier. You agree that we will not be liable for any delays or failure for you to receive any text messages from WCF’s SMS Program since delivery can be unpredictable based on transmission from our and your network operators and processing by your mobile device. You further agree that carriers are not liable for delayed or undeliverable messages, SMS message services are provided on an AS IS, AS AVAILABLE basis. If you cancel or switch mobile service providers, you may be required to re-register in order to receive text messages.

When you enroll in a WCF SMS Program, you will receive an initial text message confirming your enrollment. Reply “START” to that message to confirm you would like to receive text messages from WCF. By replying “START” to that message you agree to be enrolled in WCF’s SMS Program and you agree to these terms and conditions.

WCF may use an automatic dialing system to deliver text messages to you. By subscribing to WCF’s SMS Program, you give your consent to WCF and its service providers to use an automatic dialing system to deliver text messages to the mobile number you have provided.

You represent that you are the owner of the mobile number you provided for enrollment in the WCF SMS Program.

Some users may send MMS (Multimedia Messaging Service) messages, such as, but not limited to .jpgs, .png, .jpeg, .bmp, .txt, .doc, .docx, etc. through WCF’s SMS Program. If your device does not support sending or receiving these types of files, it is your responsibility to send or ask for the file to be sent through a different means (e.g., e-mail or mail).

You recognize and acknowledge that text communications are not secure or encrypted and third parties can sometimes intercept messages or disguise messages as though they were sent by us. By using the WCF SMS Program, you agree that we will not be liable for any unauthorized access or interception of text communications with us. WCF reserves the right to terminate any of its SMS Programs, in whole or in part, at any time without notice.

You understand and acknowledge that you can opt out of WCF’s SMS Program at any time by texting a reply of STOP to any text message received from WCF’s SMS Program. Once a reply of STOP is received, you agree to receive one final text message confirming you are opting out for the mobile number you provided. If you have enrolled in multiple text messaging programs or provided multiple mobile phone numbers for WCF’s SMS Program, you must unsubscribe from each program separately.

For HELP or information on opting out of WCF’s SMS Program please contact (800) 446-2667.

¹WCF Insurance is the common brand mark and brand name for WCF Mutual Insurance Company, WCF National Insurance Company, and WCF Select Insurance Company.

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Utah Corporate Headquarters
100 W Towne Ridge Pkwy
Sandy, UT 84070
(385) 351-8000
(800) 446-2667

Southern Utah Office
1453 S Dixie Dr, Ste 100
St. George, UT 84770
(435) 652-5000
(800) 324-9470

California Office
2998 Douglas Blvd, Ste 230
Roseville, CA 95661
(916) 888-1700
(888) 815-1114 (toll free)

Idaho Office
1144 S Silverstone Way, Suite 400
Meridian, ID 83642
(800) 962-5246