Terms of Use

These terms of use outline the terms and conditions relating to your use of https://www.afrmic.com and provide additional information about American Farmers & Ranchers Mutual Insurance Company, and its affiliated companies, and its subsidiaries. These terms of use are applicable to your use of this site regardless of how you accessed it. If you do not wish to be bound by these Terms of Use, please stop using and accessing this website immediately.

These Terms of Use apply to your use of this website and the text messaging services described herein. These Terms of Use do not modify, change, or alter any insurance agreement or contract between you and AFR.

Privacy Policy

To receive information about AFR's Privacy Policy, please visit https://www.afrmic.com/afr-privacy-policy.

Your Use of this Site

This website is provided by AFR to you for informational purposes only. You should not use this website for any of the following purposes:

1. You should not use this site to do something illegal.
2. You should not use this site to engage in defamation, slander, threatening, or harassing behavior.
3. You should not use this site to perpetuate vulgarity, obscenity, or other crude words or behavior.
4. You should not use this site to violate someone else's intellectual property rights.
5. You should not use this site to perpetrate a fraud, to lie, or to misrepresent the truth, and you agree that any information that you provide through this website will be accurate and truthful to the best of your knowledge and ability.
6. You should not use this website to send unsolicited marketing or commercial emails to AFR.

AFR reserves the right to disclose any information you enter on the site or provide through the use of this website to law enforcement authorities when and where appropriate in the discretion of AFR.

Text Messaging Terms of Use

AFR Insurance utilizes Hi Marley, a two-way text messaging platform, to facilitate communication between our Claims Department and policyholders. Through the AFR Insurance Claims Text Messaging Program, policyholders may receive claim status updates, requests for photos and documentation, and other claims-related communications. Message frequency varies based on claim activity and communication needs. Message and data rates may apply. Policyholders may opt out of receiving text messages at any time by replying STOP or request assistance by replying HELP. For additional information regarding how personal information is collected, used, and protected, please review our Privacy Policy. Carriers are not liable for any delayed or undelivered messages. If your phone number changes, you are not liable for failing to opt out. Please contact us to update your preferences.

Insurance Coverages and Quotes and Information

This website is for informational purposes only. The information on this website does not form a part of any insurance contract or insurance policy. Whether a particular occurrence or event is covered depends upon the terms and conditions of your insurance policy.

In the event that you obtain a quote or other inducement to insurance coverage through this website, the quote is only an estimate based upon the information you provided. The quote is not a contract and the quote is not binding on AFR. To obtain coverage, you must submit a completed application for insurance to an appointed AFR agent, subject to underwriting approval, and subject to the terms and conditions of the insurance policy. For further information, contact AFR or an authorized AFR insurance agent.

Online Claims Submissions

If the website allows you to submit a claim to AFR, you should be aware that the submission itself via the website does not commit or require AFR to cover the loss. Rather, online submission process is a convenience to customers and AFR in order for claims information to be efficiently provided to an authorized AFR Claims Representative who can (1) review the information, (2) request further information as may be needed, (3) evaluate the information (and any additional information provided) and your insurance policy, and (4) communicate with you regarding the status of the claim and the decisions of AFR.

AFR's Intellectual Property Rights

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Disclaimers

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1. Any information, services, materials, or other items on this website are provided "as is" and without any expressed or implied warranty of fitness for a particular purpose or merchantability.
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4. AFR does not guarantee that this website will always be up, live, updated, and available. In the event that you have urgent business with AFR, AFR suggests that you contact AFR at its toll-free hotline or contact an authorized AFR agent.
5. AFR does not guarantee or warranty any information or links to other companies or businesses that AFR may, from time to time, use in this website; rather, if such information or services are provided, they are provided as a courtesy to the user of this site and AFR would refer to the other business or company for further information.

If you have any questions, concerns, require additional information, or believe the website is inaccurate, in any way, please contact AFR or an authorized AFR insurance agent.

AFR will not be liable, under any circumstances, for any damages arising out of your use of this website.

Changes to These Terms of Use

These Terms of Use may be changed at any time without advance notice.

Online Security / Passwords

You should only access areas of the website that you are authorized to access. If you accidentally (or intentionally) enter an area of the website that you do not have authorization to use, you should immediately stop accessing that area. As a part of standard online security protocols, AFR may monitor or view a user's access of AFR's website, and such use may be recorded. AFR reserves the right to report any unauthorized use of its website to the appropriate authorities.

While AFR maintains a commitment to online security of its website, you also play a part in that security. PLEASE DO NOT SHARE YOUR PASSWORDS WITH ANYONE. Ensure that your password is sufficiently complex to make discovery complicated or impossible. You should change your password from time to time, and AFR suggests every six (6) months. If you suspect that someone has accessed your account without your approval or knowledge, you could contact AFR.

Applicable Law

The law of the State of Oklahoma (USA) applies to your use, in any way shape or form, of this website. For any disputes, claims, damages, costs, or expenses that you believe arise out of this website or these Terms of Use, you agree that Oklahoma law applies to such disputes.

To the extent allowed by law, you also agree that any dispute arising out of this website or these Terms of Use, should be adjudicated in the District Court of Oklahoma County, State of Oklahoma, USA, and nowhere else.