

Campus Benefits Website Terms of Use & Privacy Policy

Effective Date: January 1, 2015

Last Updated: January 1, 2026

Please read these Terms carefully. By accessing, viewing, browsing, submitting information through, copying, downloading, indexing, crawling, scraping, scanning, or otherwise interacting with this website, you agree to these Terms of Use and Privacy Policy. If you do not agree, you are not authorized to access or use this website.

These Terms apply to all visitors, users, customers, prospective customers, vendors, competitors, bots, crawlers, scrapers, automated tools, artificial intelligence systems, data collection tools, and any person or entity accessing the website directly or indirectly.

For purposes of these Terms, “Campus,” “Campus Benefits,” “we,” “us,” and “our” refer to Campus Benefits, LLC.

Acceptance and Access

Your access to or use of this website constitutes your agreement to these Terms. If you access or use the website on behalf of another person, employer, school district, municipality, organization, automated system, bot, crawler, or tool, you represent that you have authority to bind that person or entity.

Campus may deny, suspend, limit, block, or terminate access to the website at any time, with or without notice, including for suspected violation of these Terms.

Website Content and No Professional Advice

Website content is provided for general informational purposes only. It may describe insurance products, voluntary benefits, employee benefits, enrollment support, administrative services, carrier relationships, public-sector benefit programs, technology tools, compliance topics, or other offerings.

Website content is not legal, tax, financial, medical, accounting, actuarial, insurance-coverage, fiduciary, or professional advice. It is not a quote, binder, policy, certificate of coverage, guarantee of benefits, promise of eligibility, promise of claim payment, or guarantee that any carrier, vendor, product, benefit, network, rate, or service will be available.

You are responsible for verifying information before relying on it. Campus may change, remove, revise, suspend, discontinue, or update website content at any time without notice.

No Carrier, Plan Administrator, Fiduciary, or Professional Relationship

Campus is an insurance broker and benefits-services organization. Campus is not an insurance carrier, reinsurer, third-party administrator, medical provider, claims payer, plan sponsor, plan administrator, legal advisor, tax advisor, accountant, actuary, or fiduciary unless expressly stated in a separate written agreement signed by Campus.

Campus may provide access to, information about, administrative support for, or referrals to independent carriers, vendors, administrators, service providers, technology platforms, benefit providers, or other third

parties. Campus does not control those third parties and is not responsible for their acts, omissions, underwriting decisions, coverage decisions, billing decisions, claims decisions, eligibility decisions, provider-network decisions, or service determinations.

Use of this website does not create an insurer-insured, provider-patient, fiduciary, attorney-client, confidential, professional advisory, employer-employee, or plan-administrator relationship with Campus.

Separate Agreements

These Terms govern website access and use only. They do not replace or modify any separate written agreement, broker-of-record appointment, service agreement, consulting agreement, carrier agreement, vendor agreement, plan document, policy, certificate, client agreement, privacy agreement, business associate agreement, or other contract signed or approved by Campus. If a separate written agreement applies, that agreement controls as to the covered service or relationship.

Intellectual Property

All website content, including text, images, graphics, logos, icons, design, layout, software, data, downloads, documents, videos, forms, service descriptions, and other materials, is owned by or licensed to Campus and protected by copyright, trademark, trade dress, unfair competition, and other laws.

You may view the website for personal, informational, non-commercial purposes only. You may not copy, reproduce, republish, upload, post, transmit, modify, distribute, sell, license, scrape, harvest, mirror, frame, display, create derivative works from, or otherwise exploit website content without Campus's prior written consent.

Campus Benefits, Campus Benefits, LLC, related logos, and related names are trademarks, service marks, trade names, or proprietary identifiers of Campus or its affiliates. Third-party carrier, vendor, partner, or service-provider names and logos are the property of their respective owners. Use of third-party names or logos does not imply endorsement, sponsorship, affiliation, or ownership by Campus unless expressly stated.

Prohibited Uses

You may not access or use this website for any unlawful, abusive, commercial, competitive, automated, misleading, or unauthorized purpose.

Prohibited activities include:

1. Scraping, crawling, harvesting, copying, indexing, scanning, downloading, extracting, or collecting website content by automated means.
2. Using bots, crawlers, spiders, scrapers, automated browsers, AI agents, machine learning tools, data mining tools, monitoring tools, or similar technology to access, collect, analyze, or copy website content.
3. Using website content to train, fine-tune, develop, test, validate, benchmark, prompt, ground, supplement, operate, or improve any artificial intelligence system, machine learning system, large language model, generative AI system, search tool, retrieval system, database, or automated content-analysis platform.

4. Accessing the website to create, solicit, manufacture, identify, support, or assert copyright, trademark, privacy, publicity-rights, accessibility, consumer-protection, unfair-competition, or similar claims or demands based on automated, bulk, artificial intelligence, or non-human review.
5. Copying, mirroring, framing, republishing, redistributing, displaying, reselling, licensing, or making website content available on another website, platform, database, network, AI system, or repository.
6. Circumventing, ignoring, bypassing, or misrepresenting compliance with any robots.txt instruction, metadata instruction, rate limit, access control, header, security measure, technical restriction, or other restriction posted or implemented by Campus.
7. Conducting vulnerability scanning, penetration testing, load testing, credential stuffing, password spraying, probing, reverse engineering, or security testing without Campus's prior written authorization.
8. Introducing malware, spyware, ransomware, malicious code, tracking tools, or other harmful technology.
9. Interfering with the operation, security, performance, availability, or integrity of the website.
10. Misrepresenting your identity, affiliation, purpose, user agent, location, authority, or permission.

Any prohibited access is outside the scope of permission granted by Campus and may constitute unauthorized access, breach of contract, trespass to chattels, copyright infringement, unfair competition, or other unlawful conduct.

Automated Access, AI, Crawlers, and Search Engines

Campus permits ordinary access by individual human users for personal, informational review.

Campus permits limited indexing by Google Search solely for ordinary public search-result display, provided such access complies with Campus's robots.txt file, metadata instructions, rate limits, technical restrictions, and other posted instructions.

This limited Google Search permission does not authorize scraping, bulk copying, AI training, AI summarization, dataset creation, republication, resale, competitive use, automated claim generation, automated legal review, or use in artificial intelligence products or services.

No other bot, crawler, scraper, AI system, automated tool, machine learning tool, or non-human user is authorized to access, copy, index, download, analyze, train on, or use website content unless Campus gives prior written permission.

Any person or entity that accesses the website through, or with the assistance of, an automated tool, crawler, scraper, bot, artificial intelligence system, data mining tool, monitoring tool, or agent is responsible for that access and agrees that any claim, demand, notice, lawsuit, or action arising from information obtained through such access is subject to these Terms, including the prohibited-use, pre-suit notice, exclusive venue, individual-claim, and damages-limitation provisions.

Privacy Policy

Campus respects the privacy of information provided through this website. We may collect information you voluntarily provide, including name, date of birth, email address, phone number, mailing address, state of residence, employer or organization name, role, quote-request information, enrollment information, application information, pre-qualification information, and other information submitted through forms, email, registration tools, enrollment tools, or secure website features.

We may also collect technical and usage information, including IP address, browser type, device information, pages visited, referring pages, timestamps, user-agent data, cookies, analytics data, server logs, security logs, and similar information.

Campus may collect or receive health-related information, including personal health information or protected health information, when necessary for quoting, pre-qualification, enrollment, underwriting, claims, service administration, carrier submission, or related insurance and benefits activities. Such information may be shared with carriers, service providers, vendors, business partners, or other authorized parties as reasonably necessary to perform requested services, support insurance or benefits transactions, comply with legal requirements, or administer applicable programs.

Campus does not rent or sell personal information or PHI of online visitors to unaffiliated third parties for their own marketing use.

Campus uses information to:

1. Provide information and services requested by you.
2. Verify prospects, clients, insureds, certificate owners, authorized contacts, or website users.
3. Support quoting, pre-qualification, enrollment, account access, service requests, and customer service.
4. Provide information about products or services that may be of interest.
5. Support website operation, security, analytics, fraud prevention, and statistical research.
6. Develop and improve services.
7. Comply with law, investigate misuse, respond to legal requests, preserve evidence, and protect Campus.

Campus may disclose information to authorized service providers, insurance carriers, reinsurers, insurance intermediaries, medical service providers, claims-related parties, advisors, vendors, auditors, legal or compliance advisors, business partners, law enforcement, government authorities, or successors in connection with a merger, acquisition, sale, or business transfer, as reasonably necessary for legitimate business, insurance, legal, compliance, security, or service purposes.

Campus has implemented reasonable physical, technical, and administrative safeguards designed to protect personal information from loss, misuse, alteration, destruction, or unauthorized access. However, no internet transmission or electronic storage method is completely secure, and Campus cannot guarantee absolute security.

Do not submit Social Security numbers, financial account information, payment card information, medical information, PHI, sensitive personal information, or confidential third-party information through the website unless Campus has expressly provided a secure and authorized method.

Campus will never ask you to confirm personal, account, or sensitive information through an unsolicited email. You should not respond to emails requesting such information unless you have verified the request directly with Campus.

Cookies, Logs, and Evidence

Campus may use cookies, analytics tools, server logs, security tools, tracking technologies, user-agent data, IP information, device information, timestamp records, archived Terms, and technical records to

operate the website, improve performance, respond to inquiries, detect misuse, preserve evidence, enforce these Terms, protect Campus, and comply with law.

By using the website, you acknowledge that website activity may be logged or monitored for security, operational, compliance, and enforcement purposes.

Children

This website is not intended for children under 13. Campus does not knowingly solicit information from or market to children under 13. Parents and guardians are responsible for supervising their minor children's use of the website.

Third-Party Services and Links

This website may reference or link to third-party websites, carriers, vendors, providers, administrators, networks, service organizations, resources, or content. Campus does not control and is not responsible for third-party websites, content, products, services, availability, privacy practices, security practices, representations, acts, omissions, or decisions.

A link or reference does not mean Campus endorses, sponsors, controls, guarantees, or is affiliated with that third party. You access third-party websites and services at your own risk.

Accessibility and Intellectual Property Complaints

Campus seeks to make the website reasonably accessible. If you experience difficulty accessing website content, contact Campus at the Contact information below and identify the webpage, URL, issue encountered, assistive technology used, browser used, and requested assistance.

If you believe website content infringes your copyright, trademark, or other intellectual property rights, provide written notice to Campus at the Contact information below. Your notice must include your contact information, identification of the right allegedly infringed, the exact URL or location of the material, the basis for your ownership or authority, and why you believe the use is unauthorized.

Automated, bulk, AI-generated, or crawler-generated copyright, trademark, accessibility, privacy, or similar complaints are prohibited unless Campus has provided prior written authorization for that automated review.

No Warranties

The website and all content are provided "as is" and "as available." To the fullest extent permitted by law, Campus disclaims all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, title, non-infringement, accuracy, completeness, currentness, availability, uninterrupted operation, security, and error-free performance.

Campus does not warrant that the website will be available, secure, uninterrupted, error-free, virus-free, or compatible with your systems.

Indemnification

You agree to indemnify, defend, and hold harmless Campus Benefits, LLC, its affiliates, owners, officers, employees, contractors, vendors, service providers, content providers, agents, successors, and assigns from all claims, damages, losses, liabilities, costs, expenses, demands, penalties, and fees, including reasonable attorneys' fees, arising out of or relating to your access to or use of the website, violation of these Terms, misuse of website content, automated access, scraping, crawling, copying, publication, redistribution, or violation of any rights of Campus or any third party.

Liability, Notices, Claims, Venue, and Enforcement

To the fullest extent permitted by law, Campus shall not be liable for any indirect, incidental, consequential, special, exemplary, punitive, statutory, enhanced, or similar damages arising out of or relating to the website, website content, access to or use of the website, inability to use the website, automated access, scraping, crawling, indexing, copying, publication, reliance on website content, or interaction with third-party services.

To the fullest extent permitted by law, Campus's total liability for any claim arising out of or relating to the website or these Terms shall not exceed the lesser of: (1) the amount you paid directly to Campus to access the website, if any; or (2) Five Hundred Dollars (\$500). This limitation applies regardless of legal theory, including contract, tort, negligence, strict liability, statute, equity, intellectual property, consumer protection, privacy, accessibility, insurance, benefits, unfair competition, or any other theory.

Before filing any claim, demand, charge, lawsuit, complaint, administrative proceeding, or other action relating to the website, website content, access to the website, use of the website, privacy, accessibility, or these Terms, you must provide written notice to Campus at the Contact information below. The notice must identify the specific conduct, webpage, URL, content, alleged harm, legal basis, requested relief, and amount claimed. Campus shall have thirty (30) days to investigate and, where appropriate, cure, respond, or attempt to resolve the issue. This requirement does not limit Campus's right to seek immediate injunctive, equitable, protective, or emergency relief.

These Terms and any dispute, claim, controversy, or cause of action arising out of or relating to the website, website content, website access, website use, attempted website use, automated access, scraping, crawling, indexing, copying, publication, alleged misuse of website content, privacy, accessibility, or online communications shall be governed by Georgia law, without regard to conflict-of-law principles.

By accessing, viewing, using, crawling, scraping, indexing, copying, downloading, scanning, submitting information through, or otherwise interacting with the website, you agree that any claim you bring against Campus must be brought exclusively in the appropriate state court located in Fulton County, Georgia, or, if federal jurisdiction exists, in the United States District Court for the Northern District of Georgia, Atlanta Division. You waive any objection to personal jurisdiction, venue, inconvenience of forum, or lack of connection to those courts.

Claims must be brought individually. You may not bring or participate in any class action, collective action, mass action, private attorney general action, consolidated action, or representative proceeding against Campus arising out of or relating to the website, privacy, accessibility, online communications, or these Terms.

Campus may bring an action in any court of competent jurisdiction to seek injunctive relief, equitable relief, enforcement of intellectual property rights, protection against unauthorized scraping, crawling, automated access, copying, publication, misuse of website content, security violations, or any other relief necessary to prevent or stop unauthorized activity.

Campus may update these Terms at any time by posting revised Terms on the website. Revised Terms are effective when posted unless a later effective date is stated. Continued access to or use of the website after revised Terms are posted constitutes acceptance.

If any provision of these Terms is found unlawful, void, or unenforceable, that provision shall be severed or modified to the minimum extent necessary, and the remaining provisions shall remain in effect. Campus's failure to enforce any provision is not a waiver.

Entire Agreement

These Terms constitute the entire agreement between you and Campus regarding website access, use, privacy, accessibility, online communications, and related website matters.

These Terms do not modify any separate written agreement signed by Campus, including any broker-of-record appointment, client agreement, service agreement, consulting agreement, carrier agreement, vendor agreement, privacy agreement, business associate agreement, plan document, policy, certificate, or other contract.

Contact

Questions, notices, accessibility requests, copyright or intellectual property complaints, privacy questions, and other communications regarding these Terms may be directed by calling Campus at:

Campus Benefits, LLC
Legal Department / Web Inquiries
11175 Cicero Dr.
Suite 500
Alpharetta, GA 30022