

Farmers Insurance Group®

Text Message Program

Terms & Conditions

These terms were last updated May 2026

Please read these Terms and Conditions for important information about Farmers Insurance® text message programs and available codes. By opting in to use our text message services, you have agreed to be bound by the Terms and Conditions contained herein. You further acknowledge and represent that you are the authorized user of the mobile phone number that you provided or have been granted permission by the authorized user of the mobile phone number to enroll such mobile phone number in the service. If you do not agree with these Terms and Conditions, you must immediately cease using the applicable text message program(s) and notify us as provided below.

Although we do not impose an additional charge for this service, your mobile carrier's message and data rates may apply. By enrolling in the service(s), you approve any charges that may be deducted from your prepaid balance or appear on your mobile phone bill. The number and frequency of messages will vary depending on the number of text services you receive, the number of policies and billing accounts you have, as well as your account activity.

We may revise, modify or amend these Terms and Conditions at any time. Any such revisions, modification, or amendment shall take effect when it is posted to Farmers.com. You agree to review these Text Message Program Terms and Conditions periodically to ensure that you are aware of any changes. Your continued consent to receive text messages will indicate your acceptance of those changes.

We respect your right to privacy. You can review our privacy statement [here](#).

SERVICE AVAILABILITY AND DISCLAIMERS

Farmers Insurance Group text programs are offered on an “as is” basis and: (1) may not be available in all areas at all times; (2) may not continue to work in the event of product, software, coverage or other service changes made by your wireless carrier; (3) may be terminated entirely or for individual participants at any time with or without notice, including, for example, before you have received any or all messages that you otherwise would have received; (4) delivery of texts to your mobile device may fail due to a variety of circumstances or conditions. We are not liable for delayed or undelivered messages. Examples include, but are not limited to, system outages, mobile network service issues, state restrictions, and state of emergency.

Farmers Insurance Group entities and each of their respective officers, directors and employees are not responsible and shall not be liable for any losses or injuries of any kind resulting, directly or indirectly, from any text program or from technical failures or delays of any kind.

KEYWORDS AND SHORTCODES

You may opt in to available text message services from [Farmers Insurance Group entities](#) and/or their representatives (i.e., agents and/or vendors acting on behalf of such Farmers Insurance Group entities) at any time by following the steps below. Please note that keywords and short codes may be changed, added or removed as necessary.

Opting in to texts

To start receiving texts from Farmers Insurance Group entities and/or their representatives, follow the instructions provided for the applicable program(s) or service(s).

We will not share your opt-in to an SMS campaign with any third party for purposes unrelated to providing you with the services of that campaign. We may share your Personal Data, including your SMS opt-in or consent status, with third parties that help us provide our messaging services, including but not limited to platform providers, phone companies, and any other vendors who assist us in the delivery of text messages.

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Opting out of texts

If you no longer wish to receive text messages for a specific text program, follow the opt-out instructions provided by that program (e.g., text STOP). To opt out of all

marketing text programs, text STOPALL without any additional words, spaces, or characters either before or after the word.

You hereby release Farmers Insurance Group entities and each of their respective officers, directors and employees from any liability for your efforts to unsubscribe from any text message service via a text message that does not strictly comply with the terms stated herein except to the extent required by law.

Opt-out requests and automatic opt-outs

Following the steps to opt out detailed above will opt you out of the applicable text message service. After you submit such a request to unsubscribe, you may receive additional text communications to confirm your opt-out. After you have unsubscribed from any text message service, you can re-enroll in the text message service at any time by following the steps noted above or in associated text program communications.

You may be opted out of certain text message services if you change your mobile carrier or your mobile phone number. Continuation of any texting service is at our sole discretion.

Opting out of a text message service does not preclude Farmers Insurance Group entities and each of their respective officers, directors, employees and representatives from sending messages otherwise allowed by applicable state and federal law.

QUESTIONS

Refer to the FAQ section of this page for commonly asked questions.

Eligibility for text message program participation

To be eligible to participate in a Farmers Insurance Group text program, you must provide any consent necessary to receive any such messages. Depending on the nature of the message and the technology used to send it, prior express written consent may be required. Such consent may be provided to a Farmers Insurance Group representative, by requesting a quote on Farmers.com or by updating your contact preferences on Farmers.com. By providing prior express written consent, you agree to receive marketing calls and text messages on behalf of Farmers Insurance Group entities listed [here](#) that you selected, or their representatives, using an automated telephone dialing system, AI-generated voice, and by artificial or pre-recorded voice, even if your telephone number is listed on a national, state or business do-not-call registry. Consent is not a condition of purchase. You can go to Farmers.com for alternative contact information.

If you revoke any consent necessary to receive applicable text messages, we will consider that a request to opt out of receiving only those text messages requiring such consent.

Because you are responsible for taking any necessary action on your policies which includes, among other things, timely payment of amounts owed – please consider the impact any revoked consent may have on methods by which you receive policy related texts, including billing texts.

FAQs

Q: How many text messages will I receive?

A: The number of messages will vary depending on the number of text services you receive, the number of policies and billing accounts you have, as well as your account activity.

Q: What numbers are used to send text messages?

A: Below, you'll find some examples of why Farmers might contact you and the short codes they use. This list doesn't include all the short codes we might use. If you ever get a text message that seems strange or suspicious, don't reply to it.

Farmers Policy and Billing Texts – 29141

We may contact you if your policy or billing needs attention or to offer payment reminders. Message frequency varies. Message and data rates may apply. Text "HELP" for help. You can end these messages by texting the word "STOP" to 29141. After you send this message, you'll no longer receive text messages from 29141.

Foremost Policy and Billing Texts – 95869

We may contact you if your policy or billing needs attention or to offer payment reminders. Message frequency varies. Message and data rates may apply. Text "HELP" for help. You can end these messages by texting the word "STOP" to 95869. After you send this message, you'll no longer receive text messages from 95869.

Farmers ID Card text – 57958

This is a one-time text message sent at the customer's request containing a specific link to retrieve an ID card. Message and data rates may apply. Text "HELP" to 41868 for help.

Q: Will this service work on my mobile device or phone?

A: The texting service should work if your device or phone can send and receive text messages, and you use a major U.S. mobile carrier.

Q: Can I receive text messages on more than one device?

A: This varies by program.

Q: What if I need help?

A: You can go to www.Farmers.com/contact-us/ for contact information or reply HELP.