# SMS Multi-Factor Authentication (MFA) Opt-In Policy

By enrolling in SMS-based Multi-Factor Authentication (MFA), you agree to receive text messages from Columbia Mutual Insurance Company and its subsidiaries solely for the purpose of verifying your identity during login or other secure account actions.

## Message Purpose
Your phone number will be used **only** for authentication purposes.

## Electronic Authorization
Your authorization is recorded electronically at the time of consent.

## Message & Data Rates
Message and data rates may apply based on your mobile plan.

## Opt-Out Instructions
To opt-out of receiving SMS verification messages, call 1-800-877-3579, extension 5 to update your multi-factor authentication method.

## Help & Support
For assistance, contact the Columbia Insurance IT Service Desk at 1-800-877-3579, extension 5.

## Privacy
Your responses will be used solely for verifying your identity during login or other secure account actions. Further information on Columbia Insurance's Terms of Use and Privacy Policy can be found at the following links:
- https://www.columbiainsurance.com/terms-use
- https://www.columbiainsurance.com/sites/default/files/privacypolicy.pdf.

## Eligibility
You must be the authorized user of the mobile number provided. U.S. numbers only.

## Changes to Terms
We may update our Policy Terms from time to time. The page you are viewing always contains the most recent version.