

Privacy Statement

At Mitten Heritage Fraternal Society of Insurance, we are committed to protecting your privacy and ensuring the security of your personal information. This Privacy Statement outlines how we collect, use, disclose, and protect your information when you interact with our services.

Information We Collect

We may collect personal information from you when you use our services, including:

- Contact information (such as name, address, email address, and phone number)
- Demographic information (such as age, gender, and marital status)
- Financial information (such as payment details)
- Insurance policy details
- Claims history
- Other information you provide to us voluntarily

How We Use Your Information

We use the information we collect for the following purposes:

- Providing insurance products and services to you
- Processing and administering insurance policies and claims
- Communicating with you about your policies, claims, and other related matters
- Responding to your inquiries and requests
- Improving our products and services
- Complying with legal and regulatory requirements

Information Sharing and Disclosure

We may share your personal information with third parties in the following circumstances:

- With your consent
- To insurance underwriters, agents, and brokers for the purpose of providing insurance products and services
- With service providers who assist us in operating our business and providing our services
- As required by law or legal process
- In connection with a merger, acquisition, or sale of assets

Data Security

We have implemented measures to protect the security of your personal information and prevent unauthorized access, use, or disclosure. These measures include encryption, access controls, and regular security assessments.

Your Rights and Choices

You have the right to:

- Access and review the personal information we hold about you
- Correct any inaccuracies in your personal information
- Request the deletion of your personal information, subject to applicable legal requirements
- Opt out of receiving marketing communications from us

Changes to this Privacy Statement

We may update this Privacy Statement from time to time to reflect changes in our practices or applicable laws. We will notify you of any material changes by posting the updated Privacy Statement on our website.

Contact Us

If you have any questions or concerns about our privacy practices or this Privacy Statement, please contact our Care Team at CareTeam@MittenHeritage.com or (844) 843-6488.

Terms and Conditions

These Terms and Conditions ("Terms") govern your use of Mitten Heritage Fraternal Society of Insurance website and services (the "Service") operated by Mitten Heritage Fraternal Society of Insurance ("us", "we", or "our").

1. Acceptance of Terms

By accessing or using the Service, you agree to be bound by these Terms. If you disagree with any part of the Terms, you may not access the Service.

2. Use of the Service

You are granted a limited, non-transferable, and non-exclusive license to use the Service solely for your personal or internal business purposes.

3. User Accounts

To access certain features of the Service, you may be required to create an account. You are responsible for maintaining the confidentiality of your account and password and for restricting access to your computer or device.

4. Content

You are solely responsible for any content that you post, upload, or transmit through the Service. We reserve the right to remove any content that violates these Terms or is otherwise objectionable.

5. Intellectual Property

The Service and its original content, features, and functionality are owned by Mitten Heritage Fraternal Society of Insurance and are protected by international copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws.

6. Limitation of Liability

In no event shall Mitten Heritage Fraternal Society of Insurance, nor its directors, employees, partners, agents, suppliers, or affiliates, be liable for any indirect, incidental, special, consequential, or punitive damages, including without limitation, loss of profits, data, use, goodwill, or other intangible losses.

7. Text Messaging Opt-In and Opt-Out

By providing your phone number to us, you consent to receive text messages from us regarding important updates, promotions, and other information related to our products or services. You can opt-out of receiving these messages at any time by texting "STOP" to (844)843-6488.

8. Privacy Statement

We respect your privacy and are committed to protecting your personal information. Our Privacy Policy outlines how we collect, use, and disclose your information when you use our Service. By using our Service, you agree to our Privacy Policy.

9. Governing Law

These Terms shall be governed by and construed in accordance with the laws of [Your Country], without regard to its conflict of law provisions.

10. Changes to Terms

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. By continuing to access or use the Service after those revisions become effective, you agree to be bound by the revised Terms.

11. Contact Us

If you have any questions about these Terms or our Privacy Policy, please contact us at (844) 843-6488.

By using the our Service, you agree to abide by these Terms and Conditions.

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