



### Terms of Use

If you no longer want us to process your data, please contact us at [info@havardinsurance.com](mailto:info@havardinsurance.com).

We reserve the right to modify the privacy policy at any time, in which case we kindly request that you review it frequently. Changes and clarifications will take effect immediately upon their posting on the website. If we make material changes to this policy, we will notify you here that it has been updated, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we use and/or disclose it.

Should you wish to access, correct, amend or delete any personal information we have about you, you are invited to contact us at [info@havardinsurance.com](mailto:info@havardinsurance.com).

We always aim to resolve any concerns you may have as soon as possible and provide a commitment to extend courtesy throughout the process. We will respectfully acknowledge your comments in writing no later than 3 working days after receipt.

We will keep you regularly informed of our progress and the measures being taken for resolution. If for whatever reason we were unable to do this within 3 weeks, we will provide a written response to you explaining why this was not possible in addition to explaining when we will make further contact. You are welcome to contact us at any time to check the status of our investigation by a telephone call or through correspondence in writing.

If you are not satisfied by our initial response, you can request us to review again and advise us of any further information you believe may be relevant. We will then review once again and provide you with our final response. This will be issued within 2 weeks of the date we received your review request. Our resolutions may include for example a formal apology in writing or in person. We seek to make continuous improvements in all aspects of our service offering. If, after 8 weeks, your concerns remain unresolved or you are not satisfied with our final response, we will write to you explaining why we have been unable to reach a conclusion and advise further on the options available to you.