

TERMS AND CONDITIONS

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Anwar Insurance Agency (“we,” “us,” or “our”) operates a mobile messaging program (the “Program”) subject to these Mobile Messaging Terms and Conditions (the “Mobile Messaging Terms”). By enrolling, signing up, or otherwise agreeing to participate in the Program, you accept and agree to these Mobile Messaging Terms and our Privacy Policy.

Program Description

We may send transactional mobile messages in various formats through the Program. Transactional messages relate to an existing or ongoing transaction and may include policy questions, responses to your inquiries, policy documents, billing reminders, and other account-related communications. Message frequency will vary based on your interaction with us. You agree that we may send you messages about any of the topics listed above or similar topics. We do not charge for messages sent through the Program, but standard message and data rates may apply from your mobile provider for SMS and MMS alerts.

User Opt-Out and Support

You may opt out of the Program at any time. To stop receiving mobile messages from (646)760-9288, reply STOP to any message. You may receive a one-time confirmation message after opting out. It may take a short period to fully process your opt-out request. You agree that this is the only reasonable method of opting out.

User Opt-In and Support

Upon subscribing, you will receive a similar confirmation message:

OPT-In Message: Welcome to Anwar Insurance Agency alerts! Reply HELP for help, STOP to unsubscribe. Msg frequency varies. Msg & data rates may apply. See our Privacy Policy at https://ada5fe6a-c351-4636-bad1-015325f13452.filesusr.com/ugd/e5b2a3_1fef100de9374fd8ae9b7d1686c7e387.pdf for more details.

Disclaimer of Warranty and Liability

The Program is provided on an “as-is” basis and may not be available in all locations, at all times, or across all mobile carriers. You agree that neither we nor our service providers are responsible for any failed, delayed, or misdirected delivery of any message or content sent through the Program.

Modifications

We may change or cancel the Program or any of its features at any time without notice. Where permitted by law, we may also update these Mobile Messaging Terms at any time. Any changes will be posted at <https://www.anwarinternational.com/>, and your continued participation in the Program constitutes acceptance of those changes. Please review the terms periodically.

Data Privacy

Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. This excludes text messaging opt-in data and consent, which will not be shared with any third parties.

Carrier Disclaimer

Carriers are not liable for delayed or undelivered messages.