

Karaki Business Services, Inc. – Insurance Division

Effective Date: [Insert Date]

At Karaki Business Services, Inc. ("Karaki," "we," "our," or "us"), we are committed to protecting your privacy. This Privacy Policy outlines how we collect, use, and safeguard your information when you visit our website or use our insurance services.

1. Information We Collect

We may collect the following types of personal information:

- Contact details (name, phone number, email address, business name)
 - Insurance-related data (business type, coverage needs, claims history)
 - Communication preferences
 - Website usage data (via cookies or analytics tools)
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2. How We Use Your Information

We use the collected information to:

- Provide insurance quotes and services
 - Respond to inquiries and communicate with you
 - Improve our website and services
 - Comply with legal and regulatory requirements
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3. Information Sharing

We do **not** sell or rent your personal data. We may share your information with:

- Licensed insurance carriers and underwriters (to obtain quotes)
 - Third-party service providers assisting in service delivery
 - Legal authorities when required by law or regulation
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4. Data Security

We use industry-standard security measures (encryption, firewalls, secure servers) to protect your information from unauthorized access, use, or disclosure.

5. Cookies & Tracking

Our website may use cookies and analytics tools to understand user behavior and improve performance. You can manage your cookie preferences through your browser settings.

6. Your Choices

You may:

- Request access to or correction of your personal data
 - Withdraw consent to communications at any time
 - Request that we delete your information (subject to legal retention requirements)
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7. Third-Party Links

Our site may link to external websites. We are not responsible for the privacy practices of those third-party sites.

8. Policy Updates

We may update this Privacy Policy from time to time. Any changes will be posted on this page with a revised effective date.

9. Contact Us

For questions or concerns about this Privacy Policy or your data, please contact:

Karaki Business Services, Inc.

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