

TERMS OF USE

EFFECTIVE April 15, 2015

At Haven Life Insurance Agency, LLC. (“Haven Life”), we believe that technology offers an improved solution to the typically time-consuming and confusing process of buying life insurance. Our goal is to pioneer an entirely new way that is easier, faster and just plain better.

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Products and Services

Haven Term is a Term Life Insurance Policy issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111 and offered exclusively through Haven Life. Product information

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You may be able to access and browse our website and certain of its features through a compatible mobile device. In order to do so, you must have a wireless subscription with a participating carrier or have other network access. You are solely responsible for all service fees and charges from your carrier or network provider, as well as any necessary equipment or software requirements, associated with accessing our website and any of its interactive features through your mobile device.

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User Generated Content

In addition to the Haven Life website, we may use Haven Life branded social media pages, on sites such as Facebook and Twitter, to promote and share Haven Life events, developments and other news. Any content that you post on these social media pages will be considered non-confidential and non-proprietary. By posting any content to our social media pages, you grant Haven Life the right to reproduce, distribute, or otherwise use any such material for any purpose. By posting any content to our social media pages, you represent that you own or control all rights in the content. Any content posted must comply with our content standards. We are not responsible and assume no liability for content displayed on any Haven Life-branded social media pages that may be provided by another party.

Digital Millennium Copyright Act (“DMCA”) Notice

We respect the copyright interests of others. It is our policy not to permit comments or other content posted by users of our website that is known by us to infringe another person’s copyright to remain on the website. If you believe that any comments or other content on the website infringe a copyright, you should provide us with written notice that, at a minimum contains:

- A physical or electronic signature of a person authorized to act on behalf of the owner of the copyright that is allegedly infringed;
- Identification of the copyrighted work claimed to have been infringed;
- Identification of the comments or other content that is claimed to be infringing, including information reasonably sufficient to permit us to locate the material on our website;
- Contact information for the complaining party, including address, telephone number and, if available, email address at which the complaining party may be contacted;
- A statement that the complaining party has a good faith belief that use of the copyrighted work in the manner complained of is not authorized by the copyright owner, its agent, or the law; and
- A statement made under penalty of perjury that the information in the notification is accurate and that the complaining party is authorized to act on behalf of the owner of the copyright that is allegedly infringed.

All DMCA notices should be sent to our designated agent as follows:

help@havenlife.com

It is our policy to terminate any online account of any user who infringes the copyrights of others.

CONTENT STANDARDS

You agree that you will not post any content on our website and social media pages that:

- is defamatory, abusive, obscene, profane or offensive;
- is inaccurate, false or misleading in any way;
- is off-topic, repetitive or constitutes spam posts;

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- disparages or criticizes any person or entity;
- infringes or violates another person's intellectual property rights;
- violates any person's right of publicity or right of privacy;
- is threatening, harassing or promotes racism, bigotry, hatred or physical harm of any kind against any group or individual;
- is illegal or promotes any illegal activities; or
- contains any advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation.

PROHIBITED ACTIVITIES

You agree that you will not:

- use spiders, robots, data mining techniques or other automated devices or programs to catalog, download or otherwise reproduce, store or distribute content available on our website;
- take any action to interfere with or disrupt the website or another person's use of the website, including through means of overloading, flooding, mailbombing, or crashing the website, circumventing security or user authentication measures or attempting to exceed the limited authorization and access granted to you under these Terms of Use;
- transmit any file that contains viruses, worms, Trojan horses, or any other destructive features, or that otherwise interferes with the proper working of the website; or
- attempt to decompile or reverse-engineer any of the software or other technology underlying the website or any of its interactive features.

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The laws of the State of Massachusetts will govern the content and materials contained in this website, without giving effect to any principles of conflicts of laws.

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We may revise and update these Terms of Use from time to time. All changes are effective immediately when we post them. Your continued use of the website following the posting of revised Terms of Use means that you agree to the changes. We recommend that you review this page periodically for the latest version of the Terms of Use.

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