

## **Welcome to Pamana Funeral Expense Benefit**

These terms and conditions outline the rules and regulations for the use of Pamana Funeral Expense Benefit's Website.

Pamana Funeral Expense Benefit is located at:

330 Bullard Ave. Clovis 93612 - California , USA

By accessing this website we assume you accept these terms and conditions in full. Do not continue to use Pamana Funeral Expense Benefit's website

if you do not accept all of the terms and conditions stated on this page.

The following terminology applies to these Terms and Conditions, Privacy Statement and Disclaimer Notice

and any or all Agreements: "Client", "You" and "Your" refers to you, the person accessing this website and accepting the Company's terms and conditions. "The Company", "Ourselves", "We", "Our" and "Us", refers

to our Company. "Party", "Parties", or "Us", refers to both the Client and ourselves, or either the Client or ourselves. All terms refer to the offer, acceptance and consideration of payment necessary to undertake

the process of our assistance to the Client in the most appropriate manner, whether by formal meetings of a fixed duration, or any other means, for the express purpose of meeting the Client's needs in respect of provision of the Company's stated services/products, in accordance with and subject to, prevailing law

of USA. Any use of the above terminology or other words in the singular, plural, capitalisation and/or he/she or they, are taken as interchangeable and therefore as referring to same.

## **Cookies**

We employ the use of cookies. By using Pamana Funeral Expense Benefit's website you consent to the use of cookies

in accordance with Pamana Funeral Expense Benefit's privacy policy. Most of the modern day interactive web sites

use cookies to enable us to retrieve user details for each visit. Cookies are used in some areas of our site to enable the functionality of this area and ease of use for those people visiting. Some of our

affiliate / advertising partners may also use cookies. License

Unless otherwise stated, Pamana Funeral Expense Benefit and/or its licensors own the intellectual property rights for

all material on Pamana Funeral Expense Benefit. All intellectual property rights are reserved. You may view and/or print

pages from <http://pamana.life/> for your own personal use subject to restrictions set in these terms and conditions.

You must not:

Republish material from <http://pamana.life/>

Sell, rent or sub-license material from <http://pamana.life/>

Reproduce, duplicate or copy material from <http://pamana.life/>

Redistribute content from Pamana Funeral Expense Benefit (unless content is specifically made for redistribution).

### **Hyperlinking to our Content**

The following organizations may link to our Web site without prior written approval:

Government agencies;

Search engines;

News organizations;

Online directory distributors when they list us in the directory may link to our Web site in the same manner as they hyperlink to the Web sites of other listed businesses; and

Systemwide Accredited Businesses except soliciting non-profit organizations, charity shopping malls, and charity fundraising groups which may not hyperlink to our Web site.

These organizations may link to our home page, to publications or to other Web site information so long as the link: (a) is not in any way misleading; (b) does not falsely imply sponsorship, endorsement or approval of the linking party and its products or services; and (c) fits within the context of the linking party's site.

We may consider and approve in our sole discretion other link requests from the following types of organizations:

commonly-known consumer and/or business information sources such as Chambers of Commerce, American

Automobile Association, AARP and Consumers Union;

dot.com community sites;

associations or other groups representing charities, including charity giving sites,

online directory distributors;

internet portals;

accounting, law and consulting firms whose primary clients are businesses; and

educational institutions and trade associations.

We will approve link requests from these organizations if we determine that: (a) the link would not reflect

unfavorably on us or our accredited businesses (for example, trade associations or other organizations representing inherently suspect types of business, such as work-at-home opportunities, shall not be allowed

to link); (b) the organization does not have an unsatisfactory record with us; (c) the benefit to us from the visibility associated with the hyperlink outweighs the absence of ; and (d) where the

link is in the context of general resource information or is otherwise consistent with editorial content in a newsletter or similar product furthering the mission of the organization.

These organizations may link to our home page, to publications or to other Web site information so long as

the link: (a) is not in any way misleading; (b) does not falsely imply sponsorship, endorsement or approval

of the linking party and its products or services; and (c) fits within the context of the linking party's site.

If you are among the organizations listed in paragraph 2 above and are interested in linking to our website,

you must notify us by sending an e-mail to [info@pamana.life](mailto:info@pamana.life).

Please include your name, your organization name, contact information (such as a phone number and/or e-mail

address) as well as the URL of your site, a list of any URLs from which you intend to link to our Web site, and a list of the URL(s) on our site to which you would like to link. Allow 2-3 weeks for a response.

Approved organizations may hyperlink to our Web site as follows:

By use of our corporate name; or

By use of the uniform resource locator (Web address) being linked to; or

By use of any other description of our Web site or material being linked to that makes sense within the context and format of content on the linking party's site.

No use of Pamana Funeral Expense Benefit's logo or other artwork will be allowed for linking absent a trademark license

agreement.

Iframes

Without prior approval and express written permission, you may not create frames around our Web pages or

use other techniques that alter in any way the visual presentation or appearance of our Web site.

## **Reservation of Rights**

We reserve the right at any time and in its sole discretion to request that you remove all links or any particular

link to our Web site. You agree to immediately remove all links to our Web site upon such request. We also

reserve the right to amend these terms and conditions and its linking policy at any time. By continuing to link to our Web site, you agree to be bound to and abide by these linking terms and conditions.

Removal of links from our website

If you find any link on our Web site or any linked web site objectionable for any reason, you may contact us about this. We will consider requests to remove links but will have no obligation to do so or to respond

directly to you.

Whilst we endeavour to ensure that the information on this website is correct, we do not warrant its completeness

or accuracy; nor do we commit to ensuring that the website remains available or that the material on the

website is kept up to date.

## **Content Liability**

We shall have no responsibility or liability for any content appearing on your Web site. You agree to indemnify

and defend us against all claims arising out of or based upon your Website. No link(s) may appear on any page on your Web site or within any context containing content or materials that may be interpreted as libelous, obscene or criminal, or which infringes, otherwise violates, or advocates the infringement or other violation of, any third party rights.

## **Disclaimer**

To the maximum extent permitted by applicable law, we exclude all representations, warranties and conditions relating to our website and the use of this website (including, without limitation, any warranties implied by law in respect of satisfactory quality, fitness for purpose and/or the use of reasonable care and skill). Nothing in this disclaimer will:

limit or exclude our or your liability for death or personal injury resulting from negligence;  
limit or exclude our or your liability for fraud or fraudulent misrepresentation;  
limit any of our or your liabilities in any way that is not permitted under applicable law; or  
exclude any of our or your liabilities that may not be excluded under applicable law.

The limitations and exclusions of liability set out in this Section and elsewhere in this disclaimer: (a) are subject to the preceding paragraph; and (b) govern all liabilities arising under the disclaimer or in relation to the subject matter of this disclaimer, including liabilities arising in contract, in tort (including negligence) and for breach of statutory duty.

To the extent that the website and the information and services on the website are provided free of charge,

we will not be liable for any loss or damage of any nature.

### **Pamana Benefit Disclosure**

This benefit is not an insurance policy. The owner of the benefit is responsible for payment. There is no beneficiary associated with the benefit as the coverage is provided solely for funeral related expenses. Pamana Funeral Expense Benefit does not include funeral planning services. By signing below, you are acknowledging that you have received and agree to Pamana Terms and Conditions.

During the first 2 years of the benefit issue date, participant will not be covered. If the participant passes away during the probationary period 50% of contributions paid plus interest accumulated will be paid back. We cannot deny any claim for death occurring more than two (2) years after the date of issue of this benefit during the lifetime of the covered participant, unless contributions were not paid.

### **Credit & Contact Information**

This Terms and conditions page was created at [termsandconditionstemplate.com](https://termsandconditionstemplate.com) generator. If you have any queries regarding any of our terms, please contact us.

#### **PRIVACY POLICY PAMANA**

Welcome to our Privacy Policy

Your privacy is critically important to us.

Pamana Funeral Expense Benefit is located at:

330 Bullard Ave. Clovis California 93612 , USA

It is Pamana Funeral Expense Benefit's policy to respect your privacy regarding any information we may collect while operating our website. This Privacy Policy applies to

<http://pamana.life/pamana.life/>(hereinafter, "us", "we", or "pamana.life/"). We respect your privacy and are committed to protecting personally identifiable information you may provide us through the Website. We have adopted this privacy policy ("Privacy Policy") to explain what information may be collected on our Website, how we use this information, and under what circumstances we may disclose the information to third parties. This Privacy Policy applies only to information we collect through the Website and does not apply to our collection of information from other sources.

This Privacy Policy, together with the Terms and conditions posted on our Website, set forth the general rules and policies governing your use of our Website. Depending on your activities when visiting our Website, you may be required to agree to additional terms and conditions.

### **Website Visitors**

Like most website operators, Pamana Funeral Expense Benefit collects nonpersonally-identifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each visitor request. Pamana Funeral Expense Benefit's purpose in collecting non-personally identifying information is to better understand how Pamana Funeral Expense Benefit's visitors use its website. From time to time, Pamana Funeral Expense Benefit may release non-personally-identifying information in the aggregate, e.g., by publishing a report on trends in the usage of its website.

Pamana Funeral Expense Benefit also collects potentially personally-identifying information like Internet Protocol (IP) addresses for logged in users and for users leaving comments on <http://pamana.life/> blog posts. Pamana Funeral Expense Benefit only discloses logged in user and commenter IP addresses under the same circumstances that it uses and discloses personally-identifying information as described below.

### **Gathering of Personally-Identifying Information**

Certain visitors to Pamana Funeral Expense Benefit's websites choose to interact with Pamana Funeral Expense Benefit in ways that require Pamana Funeral Expense Benefit to gather personally-identifying information. The amount and type of information that Pamana Funeral Expense Benefit gathers depends on the nature of the interaction. For example, we ask visitors who sign up for a blog at <http://pamana.life/> to provide a username and email address.

### **Security**

The security of your Personal Information is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use

commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security.

### **Links To External Sites**

Our Service may contain links to external sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy and terms and conditions of every site you visit.

We have no control over, and assume no responsibility for the content, privacy policies or practices of any third party sites, products or services.

### **Aggregated Statistics**

Pamana Funeral Expense Benefit may collect statistics about the behavior of visitors to its website. Pamana Funeral Expense Benefit may display this information publicly or provide it to others. However, Pamana Funeral Expense Benefit does not disclose your personally-identifying information.

### **Cookies**

To enrich and perfect your online experience, Pamana Funeral Expense Benefit uses "Cookies", similar technologies and services provided by others to display personalized content, appropriate advertising and store your preferences on your computer.

A cookie is a string of information that a website stores on a visitor's computer, and that the visitor's browser provides to the website each time the visitor returns. Pamana Funeral Expense Benefit uses cookies to help Pamana Funeral Expense Benefit identify and track visitors, their usage of <http://pamana.life/>, and their website access preferences. Pamana Funeral Expense Benefit visitors who do not wish to have cookies placed on their computers should set their browsers to refuse cookies before using Pamana Funeral Expense Benefit's websites, with the drawback that certain features of Pamana Funeral Expense Benefit's websites may not function properly without the aid of cookies.

By continuing to navigate our website without changing your cookie settings, you hereby acknowledge and agree to Pamana Funeral Expense Benefit's use of cookies.



## **E-commerce**

Those who engage in transactions with Pamana Funeral Expense Benefit – by purchasing Pamana Funeral Expense Benefit's services or products, are asked to provide additional information, including as necessary the personal and financial information required to process those transactions. In each case, Pamana Funeral Expense Benefit collects such information only insofar as is necessary or appropriate to fulfill the purpose of the visitor's interaction with Pamana Funeral Expense Benefit. Pamana Funeral Expense Benefit does not disclose personally-identifying information other than as described below. And visitors can always refuse to supply personally-identifying information, with the caveat that it may prevent them from engaging in certain website-related activities.

## **Privacy Policy Changes**

Although most changes are likely to be minor, Pamana Funeral Expense Benefit may change its Privacy Policy from time to time, and in Pamana Funeral Expense Benefit's sole discretion. Pamana Funeral Expense Benefit encourages visitors to frequently check this page for any changes to its Privacy Policy. Your continued use of this site after any change in this Privacy Policy will constitute your acceptance of such change.

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