

Terms and conditions

DIS Insurance Broking Pvt. Limited (hereinafter referred to as Policy2cover) operates the website <http://www.Policy2Cover.com> to provide consumers choice and an easy way to buy Insurance products from multiple Insurance companies. Policy2Cover is not an insurance company. Policy2Cover is operated by licensed Insurance Broking Company holding a Broking license from the Indian Insurance Regulator – Insurance Regulatory and Development authority.

IRDA Direct Broker Code : IRDA/ DB 483

Our participating insurance providers supply some of the information available on the Website and therefore there may be inaccuracies in the Website Information over which Policy2Cover has limited control. Policy2Cover does not warrant or guarantee the Timeliness, accuracy or completeness of the Website Information; or Quality of the results obtained from the use of the Website.

To the maximum extent permitted by law, Policy2Cover has no liability in relation to or arising out of the Website Information and Website recommendations. You are responsible for the final choice of your product and you should take time to read through all information supplied before proceeding. If you are in any doubt regarding a product or its terms you should seek further advice from Policy2Cover or the relevant participating provider before choosing your product.

Policy2Cover may pass on your personal information to the relevant participating provider if you apply to purchase a product through www.Policy2Cover.com , however, Policy2Cover does not guarantee when or if you will actually acquire the product that you have chosen. Policy2Cover does not accept any liability arising out of circumstances where there is delay in you acquiring the product you have chosen.

Please note that Policy2Cover is only collecting or assisting in collecting the premium deposit on behalf of the insurer you have chosen to buy the policy. The acceptance of the deposit as premium and final issuance of the policy is subject to the underwriting norms and discretion of the Insurer whose policy you have chosen to buy on which Policy2Cover has no control. Policy2Cover will ensure that the amount is refunded by the insurer in case there is no ultimate issuance of policy.

By visiting our website and accessing the information, resources, services, products, and tools we provide, you understand and agree to accept and adhere to the following terms and conditions as stated in this policy (hereafter referred to as 'User Agreement'), along with the terms and conditions as stated in our Privacy Policy (please refer to the Privacy Policy section below for more information).

This agreement is in effect as of Mar 01, 2019.

We reserve the right to change this User Agreement from time to time without notice. You acknowledge and agree that it is your responsibility to review this User Agreement periodically to familiarize yourself with any modifications. Your continued use of this site after such modifications will constitute acknowledgment and agreement of the modified terms and conditions.

Responsible Use and Conduct

By visiting our website and accessing the information, resources, services, products, and tools we provide for you, either directly or indirectly (hereafter referred to as 'Resources'), you agree to use these Resources only for the purposes intended as

permitted by (a) the terms of this User Agreement, and (b) applicable laws, regulations and generally accepted online practices or guidelines.

Wherein, you understand that:

- In order to access our Resources, you may be required to provide certain information about yourself (such as identification, contact details, etc.) as part of the registration process, or as part of your ability to use the Resources. You agree that any information you provide will always be accurate, correct, and up to date.
- You are responsible for maintaining the confidentiality of any login information associated with any account you use to access our Resources. Accordingly, you are responsible for all activities that occur under your account/s.
- Accessing (or attempting to access) any of our Resources by any means other than through the means we provide, is strictly prohibited. You specifically agree not to access (or attempt to access) any of our Resources through any automated, unethical or unconventional means.
- Engaging in any activity that disrupts or interferes with our Resources, including the servers and/or networks to which our Resources are located or connected, is strictly prohibited.
- Attempting to copy, duplicate, reproduce, sell, trade, or resell our Resources is strictly prohibited.
- You are solely responsible any consequences, losses, or damages that we may directly or indirectly incur or suffer due to any unauthorized activities conducted by you, as explained above, and may incur criminal or civil liability.
- We may provide various open communication tools on our website, such as blog comments, blog posts, public chat, forums, message boards, newsgroups, product ratings and reviews, various social media services, etc. You understand that generally we do not pre-screen or monitor the content posted by users of these various communication tools, which means that if you choose to use these tools to submit any type of content to our website, then it is your personal responsibility to use these tools in a responsible and ethical manner. By posting information or otherwise using any open communication tools as mentioned, you agree that you will not upload, post, share, or otherwise distribute any content that:
 - Is illegal, threatening, defamatory, abusive, harassing, degrading, intimidating, fraudulent, deceptive, invasive, racist, or contains any type of suggestive, inappropriate, or explicit language;
 - Infringes on any trademark, patent, trade secret, copyright, or other proprietary right of any party;
 - Contains any type of unauthorized or unsolicited advertising;
 - Impersonates any person or entity, including any <http://www.Policy2Cover.com/> employees or representatives.

We have the right at our sole discretion to remove any content that, we feel in our judgment does not comply with this User Agreement, along with any content that we feel is otherwise offensive, harmful, objectionable, inaccurate, or violates any 3rd party copyrights or trademarks. We are not responsible for any delay or failure in removing such content. If you post content that we choose to remove, you hereby consent to such removal, and consent to waive any claim against us.

- We do not assume any liability for any content posted by you or any other 3rd party users of our website. However, any content posted by you using any open communication tools on our website, provided that it doesn't violate or infringe

on any 3rd party copyrights or trademarks, becomes the property of DIS Insurance Broking Pvt. Ltd., and as such, gives us a perpetual, irrevocable, worldwide, royalty-free, exclusive license to reproduce, modify, adapt, translate, publish, publicly display and/or distribute as we see fit. This only refers and applies to content posted via open communication tools as described, and does not refer to information that is provided as part of the registration process, necessary in order to use our Resources. All information provided as part of our registration process is covered by our privacy policy.

- You agree to indemnify and hold harmless DIS Insurance Broking Pvt. Ltd. and their directors, officers, managers, employees, donors, agents, and licensors, from and against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from any violation of this User Agreement or the failure to fulfill any obligations relating to your account incurred by you or any other person using your account. We reserve the right to take over the exclusive defense of any claim for which we are entitled to indemnification under this User Agreement. In such event, you shall provide us with such cooperation as is reasonably requested by us.

Privacy

Your privacy is very important to us, which is why we've created a separate Privacy Policy in order to explain in detail how we collect, manage, process, secure, and store your private information. Our privacy policy is included under the scope of this User Agreement. To read our privacy policy in its entirety, [click here](#).

Limitation of Warranties

By using our website, you understand and agree that all Resources we provide are "as is" and "as available". This means that we do not represent or warrant to you that:

- The use of our Resources will meet your needs or requirements.
- The use of our Resources will be uninterrupted, timely, secure or free from errors.
- The information obtained by using our Resources will be accurate or reliable, and
- Any defects in the operation or functionality of any Resources we provide will be repaired or corrected.

Furthermore, you understand and agree that:

- Any content downloaded or otherwise obtained through the use of our Resources is done at your own discretion and risk, and that you are solely responsible for any damage to your computer or other devices for any loss of data that may result from the download of such content.
- No information or advice, whether expressed, implied, oral or written, obtained by you from DIS Insurance Broking Pvt. Ltd. or through any Resources we provide shall create any warranty, guarantee, or conditions of any kind, except for those expressly outlined in this User Agreement.

Limitation of Liability

In conjunction with the Limitation of Warranties as explained above, you expressly understand and agree that any claim against us shall be limited to the amount you paid, if any, for use of products and/or services. DISInsurance Broking Pvt. Ltd. will not be liable for any direct, indirect, incidental, consequential or exemplary loss or damages which may be incurred by you as a result of using our Resources, or as a result of any changes, data loss or corruption, cancellation, loss of access, or downtime to the full extent that applicable limitation of liability laws apply.

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Termination of Use

You agree that we may, at our sole discretion, suspend or terminate your access to all or part of our website and Resources with or without notice and for any reason, including, without limitation, breach of this User Agreement. Any suspected illegal, fraudulent or abusive activity may be grounds for terminating your relationship and may be referred to appropriate law enforcement authorities. Upon suspension or termination, your right to use the Resources we provide will immediately cease, and we reserve the right to remove or delete any information that you may have on file with us, including any account or login information.

Governing Law

This website is controlled by DIS Insurance Broking Pvt. Ltd. from our offices located in the state of Telangana, India. It can be accessed by most countries around the world. As each country has laws that may differ from those of Telangana, by accessing our website, you agree that the statutes and laws of Telangana, without regard to the conflict of laws and the United Nations Convention on the International Sales of Goods, will apply to all matters relating to the use of this website and the purchase of any products or services through this site.

Furthermore, any action to enforce this User Agreement shall be brought in the federal or state courts located in India, Telangana You hereby agree to personal jurisdiction by such courts, and waive any jurisdictional, venue, or inconvenient forum objections to such courts.

Guarantee

UNLESS OTHERWISE EXPRESSED, DIS Insurance Broking Pvt. Ltd. EXPRESSLY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

Contact Information

If you have any questions or comments about these our Terms of Service as outlined above, you can contact us at:

DIS Insurance Broking Pvt. Ltd.

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