

TERMS OF USE

This document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.

This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and Terms of Use for access or usage of www.pincinsurance.com, mobile applications that is PINC INSURANCE, PINC Strides Health Insurance and PINC CRM and various mobile applications.

THESE TERMS OF USE (THE "TERMS OF USE") ARE ISSUED BY PIONEER INSURANCE & REINSURANCE BROKERS PVT. LTD. AND ITS DIRECTLY AND INDIRECTLY RELATED COMPANIES (HEREINAFTER, "PINC INSURANCE"). THEY APPLY TO ALL WEBSITES, BLOGGING SITES, APPLICATIONS AND OTHER ONLINE DIALOGUE PLATFORMS OWNED OR MANAGED BY OR ON BEHALF OF PINC INSURANCE UNDER THE URL PINCINSURE.COM

By accessing the PINC INSURANCE site/applications and any page thereof, you agree to be bound by these terms of use and to comply with any applicable laws and regulations. If you do not agree to these Terms of Use, do not proceed to further pages of the PINC INSURANCE.

PINC INSURANCE reserves the right to vary or amend these Terms of Use at any time and PINC INSURANCE is under no obligation to inform you about such variations or amendments. The most recent version of the Terms of Use will govern the services on PINC INSURANCE website/ application and will always be available on the PINC INSURANCE website and application. By continuing to access or use this PINC INSURANCE Website/Applications after any changes become effective, you agree to be bound by the revised Terms of Use. Please visit these Terms of Use on a regular basis to ensure that you have read the latest version. These Terms of Use were updated the last time on the date indicated at the end of the Terms of Use.

The headings used for each of the paragraphs of these Terms of Use do not affect its interpretation. The reference to a "person" is a reference to an individual, a body corporate and an unincorporated association of persons.

Our participating insurance providers supply some of the information available on the Website/Applications and therefore there may be differences in the website/applications information, over which PINC INSURANCE has limited control. For details about any insurance policy, do contact our advisors or

refer the brochure provided on the Website/ Applications of the insurance provider.

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

Note that PINC INSURANCE only assists collecting the premium instrument on behalf of the Insurance Companies you have chosen to buy the policy from; PINC INSURANCE itself does not collect any premium. The acceptance of the amount as premium and final issuance of the policy is subject to the underwriting norms and discretion of the respective Insurance Companies whose policy you have chosen to buy, over which PINC INSURANCE has no control. PINC INSURANCE will ensure that the Insurance Companies refunds the amount in case there is no ultimate issuance of the policy.

PINC INSURANCE may pass on your personal information to the relevant participating provider if you apply to purchase a services through www.pincinsurance.com and/or its **mobile applications that is PINC INSURANCE, PINC Strides Health Insurance and PINC CRM and various aother mobile applications.**; however, PINC INSURANCE does not guarantee when or if you will actually acquire the services that you have chosen. PINC INSURANCE does not accept any liability arising out of circumstances where there is delay in receiving the services you have chosen.

For the purpose of these Terms of Use, “Content” means any text, written work, software, database, format, graphic, image, photo, video clip, podcast, listing or any other information or material which appears on or forms part of a PINC INSURANCE Website and Applications.

Company Information and Website / applications Operation

PINC INSURANCE is a composite insurance brokerage house, registered with Insurance Regulatory Development Authority of India (IRDA) as composite Insurance Broker having License no.118 (valid upto 23/02/2021) providing direct general and life insurance broking services in India and reinsurance services across the world. As a risk advisor, insurance and reinsurance broker in India, we leverage our superior expertise, teamwork and innovation to provide professional services in risk management and risk transfer across geographies. Licensed by the Insurance Regulatory and Development Authority of India (IRDA) since 2003, PINC INSURANCE handles underwriting, claims, reinsurance and risk management for a diverse client base across industry sectors.

PINC INSURANCE site and/or its **mobile applications that is PINC INSURANCE, PINC Strides Health Insurance and PINC CRM** includes content relating to PINC INSURANCE and its businesses provided by Pioneer Insurance and Reinsurance Brokers Pvt. Ltd. having registered office at 1219, 12th Floor, Maker Chambers V, Nariman Point, Mumbai – 400 021.

Services and Solutions

PINC INSURANCE makes no guarantee, representation or warranty that all services, services and solutions described on PINC INSURANCE Site/Applications are available for use in your country. Some services, services or solutions may not be available in all countries where PINC INSURANCE has business activities. Therefore, please read carefully the relevant description on the respective PINC INSURANCE Site/Applications or request further information about the relevant service or solution.

Content available on PINC INSURANCE Site/Applications has no regard to the specific objectives, financial situation or particular needs of any specific recipient. PINC INSURANCE does not guarantee, represent or warrant that any services, services or solutions discussed on PINC INSURANCE Site/Applications are suitable for any individual or corporate recipient. No representation or warranty, either express or implied, is provided in relation to the accuracy, completeness or reliability of Content, nor is Content a complete statement of the services or solutions, markets or developments referred to therein. Content should not be regarded by recipients as a substitute for the exercise of their judgment. Any opinion is subject to change without notice and may differ or be contrary to opinions expressed by other business areas or members of PINC INSURANCE as a result of using different assumptions and criteria.

Content contained on PINC INSURANCE Site/Applications is just for information purposes. The information is subject to, and must be read in conjunction with, all other publicly available information published by Insurance Companies offering their product or services.

No Content available on a PINC INSURANCE Site/Applications constitutes a solicitation, an offer, or a recommendation to buy any services, services or solutions, to effect any transactions or to conclude any legal act of any kind whatsoever. You or your company may not rely on Content on a PINC INSURANCE Site/Applications for making any decision relating to services

In making Content available, PINC INSURANCE gives no advice and makes no recommendation to buy, sell or otherwise deal in its shares, or in any other securities or investments whatsoever. The Content does not constitute or form part of, and should not be construed as, an offer for sale or subscription of, or solicitation of any offer or invitation to subscribe for, underwrite or otherwise acquire or dispose of any securities of PINC INSURANCE. The Content does not constitute an invitation to effect any transaction with, or to make use of any services provided by, PINC INSURANCE. Statements in Content as to historical performance or historical share price are not intended to mean that future performance or historical share price for any period will necessarily

match or exceed those of any prior year. Nothing in Content should be construed as a profit forecast. The information and opinions are subject to change without notice.

Responsible Use and Conduct

By visiting our website/applications and accessing the information, resources, services, 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 the terms of this Agreement and/or 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 name, address, contact details, car registration and purchase details, identity proof such as Aadhaar ID, your location as well as your mobile camera including storage facilities, policy details, card details, claim intimation and status etc.). You agree that any information you provide will always be accurate, correct, and updated.
- By providing your information you explicitly authorize us to access on your behalf your records from the competent authority, such as Aadhaar, RTO, etc. for the purpose of facilitation of your transaction with us.
- 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 for 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 liabilities.
- We do not assume any liability for any content posted by you or any other third party users of our website including applications. However, any content posted by you using any open communication tools on our website/application, provided that it doesn't violate or infringe on any third party copyrights or trademarks, becomes the property of PINC INSURANCE, 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.

- You agree to indemnify and hold harmless PINC INSURANCE and their directors, officers, managers, employees, POS and licensors, from and against all losses, expenses, damages and costs, including reasonable attorney's fees, resulting from any violation of this Terms of Use 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 Agreement. In such event, you shall provide us with such cooperation as is reasonably requested by us.

User Eligibility

The Website and Application is operated by PINC INSURANCE and available only to entities and persons over the age of legal majority who can form legally binding agreement(s) under applicable law. If you do not qualify, you are not permitted to use the Website and Application.

Forward-Looking Statements

Certain statements and illustrations contained herein are forward-looking. These statements (including as to plans, objectives, targets, and trends) and illustrations provide current expectations of future events based on certain assumptions and include any statement that does not directly relate to a historical fact or current fact.

Forward-looking statements typically are identified by words or phrases such as "anticipate", "assume", "believe", "continue", "estimate", "expect", "foresee", "intend", "may increase", "may fluctuate" and similar expressions, or by future or conditional verbs such as "will", "should", "would" and "could". These forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the PINC INSURANCE's actual results of operations, financial condition, solvency ratios, capital or liquidity positions or prospects to be materially different from any future results of operations, financial condition, solvency ratios, capital or liquidity positions or prospects expressed or implied by such statements or cause PINC INSURANCE to not achieve its published targets. Such factors include, among others:

- the frequency, severity and development of insured claim events, particularly natural catastrophes, man-made disasters, pandemics, acts of terrorism and acts of war;
- mortality, morbidity and longevity experience;
- the cyclicity of the insurance and reinsurance sectors;

- instability affecting the global financial system;
- deterioration in global economic conditions;
- extraordinary events affecting the PINC INSURANCE's clients and other counterparties, such as bankruptcies, liquidations and other credit-related events;
- legal actions or regulatory investigations or actions, including those in respect of industry requirements or business conduct rules of general applicability;
- changes in accounting standards;
- changing levels of competition, including from new entrants into the market; and
- operational factors, including the efficacy of risk management and other internal procedures in managing the foregoing risks and the ability to manage cyber security risks.

These factors are not exhaustive. PINC INSURANCE operates in a continually changing environment and new risks emerge continually. Readers are cautioned not to place undue reliance on forward-looking statements. PINC INSURANCE undertakes no obligation to publicly revise or update any forward-looking statements, whether as a result of new information, future events or otherwise.

Personal Opinions and Pictures

PINC INSURANCE Site/Applications may include personal opinions about reinsurance or insurance related topics that may be provocative and arguable. Such personal opinions are based on the author's interpretation of information available at the given time and do not necessarily reflect the view of PINC INSURANCE. Moreover, PINC INSURANCE Site/Applications may include pictures that may be understood by users as not entirely appropriate in a particular context. The use of a picture in a particular context is based on the author's discretion and does not necessarily reflect the view of PINC INSURANCE.

PINC INSURANCE allows personal opinions and pictures on PINC INSURANCE Site/Applications. Users must not understand them as statement of facts or review them applying scientific criteria. PINC INSURANCE does not wish and is under no obligation to verify the content of stories or personal opinions or the use of pictures on PINC INSURANCE Site/Applications. The liability of PINC INSURANCE for any required accuracy or defensibility of opinions and the appropriateness of the use of pictures

shall be excluded to the extent permitted by applicable law, rules and regulations.

IT ACT, 2000 COMPLIANCE

Under Rule 3 of Rules made under IT Act, 2000 vide powers conferred by clause (zg) of sub-section (2) of section 87 read with sub-section (2) of section 79:

Users of computer resource not to host, display, upload, modify, publish, transmit, update or share any information that —

- (a) belongs to another person and to which the user does not have any right to;
- (b) is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;
- (c) harm minors in any way;
- (d) infringes any patent, trademark, copyright or other proprietary rights;
- (e) violates any law for the time being in force;
- (f) deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
- (g) impersonate another person;
- (h) contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;
- (i) threatens the unity, integrity, defense, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any other nation.

Technical Processing

In view of the global nature of the world wide web, the User understands and agrees that technical processing of tools of communication is (and may be) required to send and receive messages, to correspond / conform to the technical requirements of connecting networks, to correspond / conform to the limitations of The Service, or to correspond / conform to other, similar technical requirements.

Data Protection

PINC INSURANCE site/applications are not responsible for any corruption, misguiding or missing of submitted Sensitive Personal Information. Sensitive Personal information supplied by user(s) during the use of website and applications are governed by our privacy policy. Registration Information and certain other information about you are subject to our Privacy Policy.

Privacy Policy

Use of the PINC INSURANCE site/applications Services is also governed by Our **Privacy Policy** [\(The Concerned web developer may Add link\)](#), which is incorporated into this Agreement by this reference.

Third Party Statements and Quotes

PINC INSURANCE Site/Applications may include statements and quotes of third parties, including service providers, relating to PINC INSURANCE and its business operations. Such statements and quotes are generally labeled as information provided by third parties. PINC INSURANCE does not and is under no obligation to verify the content of third party statements or quotes on PINC INSURANCE Site/Applications. The liability of PINC INSURANCE for the accuracy or completeness of such third party statements and quotes shall be excluded to the extent permitted by applicable law, rules and regulations.

Event Information

PINC INSURANCE Site/Applications may include information about future PINC INSURANCE or other events. Such information may not be accurate; for example, if an event is cancelled due to an insufficient number of registrations after the event information have been placed on a PINC INSURANCE Site/Applications. PINC INSURANCE is under no obligation to update or alter its information about future events as a result of new or revised information. Therefore, please verify all event information directly with the event organiser. PINC INSURANCE will not be liable for any costs incurred based on wrong event information on PINC INSURANCE Site/Applications.

Limitation of Warranties

Content contained on PINC INSURANCE Site/Applications is provided “as is” and “as available”. PINC INSURANCE and third party Content providers give no guarantee, representation, warranty or condition, express or implied, statutory or otherwise, as to condition, satisfactory quality, performance, fitness for purpose, non-infringement, merchantability or otherwise in respect of PINC INSURANCE Site/Applications or their Content. Without limiting the foregoing, PINC INSURANCE and third party Content providers do not guarantee, represent or warrant the accuracy, timeliness, completeness, reliability or availability of PINC INSURANCE Site/App or the information or results obtained from them (whether based on manual access, subscriptions, or otherwise), or that PINC INSURANCE Site/Applications or downloads (e.g. PDF, pictures, podcasts, videos) from PINC INSURANCE Site/Applications are virus-free or error-free. All such guarantees, representations, warranties and conditions are excluded, except to the extent that their exclusion is not permitted by applicable laws, rules and regulations. Please also check disclaimers on or in respect of individual Content on PINC INSURANCE Sites and applications.

PINC INSURANCE and other Service Providers (without limiting the foregoing) disclaim all guarantees, representations, warranties and conditions with respect to the operation of the Platform and related App for PINC INSURANCE Sites, application, express or implied, including, but not limited to, the implied guarantees, representations, warranties or conditions of merchantability, fitness for particular purpose and the non-infringement. PINC INSURANCE and the Service Provider disclaim all guarantees, representations, warranties or conditions that the Platform and related App are not interrupted or error free.

Limitation of Liability

Neither PINC INSURANCE, any third party providing Content, nor any of their respective affiliates, directors, employees, advisors or agents will be liable for any indirect, special, incidental, consequential, punitive or exemplary loss, liability or costs, whether arising from negligence, breach of contract or otherwise and regardless whether the damage was foreseeable or not. Neither PINC INSURANCE, the Service Provider, any third party providing Content, nor any of their respective affiliates, directors, employees, advisors or agents will be liable for any loss of profits, business or data. Neither PINC INSURANCE, the Service Provider, any third party providing Content, nor any of their respective affiliates, directors, employees, advisors or agents will be liable for any damage or loss (especially loss of data, alteration of data, or downtime) that may be caused to any equipment or software due to any viruses, defects or malfunctions in connection with the access or use of any PINC INSURANCE Site/Applications or downloads from any PINC INSURANCE Site/Applications (whether based on manual access, subscriptions, or otherwise).

Refund Policy

In case of refund due to an erroneous transaction or cancellation by using Company's website / applications, the premium paid for the insurance policies will be refunded via cheque or direct credit as per policy of the said Insurance Company, from which you have chosen to buy the policy from.

Cancellation Policy

In case of a cancellation, the premium paid for an insurance policy will be refunded via cheque or direct credit as per the policy of the Insurance Company, that you have chosen to buy the policy from.

Contributions to PINC INSURANCE

You may provide Content to PINC INSURANCE by using relevant functionalities on PINC INSURANCE Sites and applications by logging-in, by e-mail or otherwise ("Contributions"). Furthermore, PINC INSURANCE may invite users to provide Contributions in own or third party surveys or polls and

on a particular issue raised. If you provide Contributions to PINC INSURANCE, PINC INSURANCE is entitled, but not in any way obliged, to use and make available all or parts of your unmodified or modified Contributions on any PINC INSURANCE Site and applications. PINC INSURANCE will not mention your name or contact details, unless you have agreed and you have logged in with an identified account. If you provide Contributions to PINC INSURANCE, you grant PINC INSURANCE all necessary rights, if any, or license to use, reproduce, distribute, modify, and publicly display your Contributions on any PINC INSURANCE Site/Applications for an unlimited period of time.

By submitting a Contribution, you guarantee, represent and warrant that the Contribution complies with applicable laws, rules and regulations and in particular:

- Is legal, decent and truthful and not defamatory, unreliable, misleading or otherwise objectionable;
- That you own or have the necessary rights, licenses, consents and permissions, without the need for any permission from or payment to any other person or entity, to exploit, and to authorise PINC INSURANCE to exploit, such Contribution in all manners contemplated by these Terms of Use;
- Does not harm others, in particular minors, or infringe their personal rights.

Users must not provide Contributions which:

- Contain a virus, so-called Trojan Horse, or any other program that could damage data;
- Amount to advertising material or unsolicited (so-called "spam") material;
- Contain inaccurate warnings of viruses, defects or similar material;
- Solicit or requests participation in any lottery, snowball system, chain letter, pyramid game or similar activity.

You hereby agree to indemnify, defend, and hold PINC INSURANCE harmless from and against any and all losses, damages, liabilities and costs (including settlement costs and any legal or other fees and expenses for investigating or defending any actions or threatened actions) incurred by PINC INSURANCE in connection with any claim arising out of any breach by you of these Terms of Use or claims arising from your use of PINC INSURANCE Site/Applications. You shall use your best efforts to cooperate with PINC INSURANCE in the defense of any claim. We reserve the right, at our own expense, to employ separate counsel and assume the exclusive defense and control of any matter otherwise subject to indemnification by you.

PINC INSURANCE may deny you access to PINC INSURANCE Site/Applications at any time, in particular if you breach any of the above provisions.

Intellectual Property Rights

You may not allocate, distribute, or reproduce in any way any copyrighted material, Designs, trademarks or other Intellectual proprietary Information belonging to others without obtaining the prior written consent of the owner of such proprietary rights. It is the policy of PINC INSURANCE Site/Applications to terminate Membership privileges of any Member who once infringes the copyright rights of others upon receipt of prompt notification to PINC INSURANCE Site/Applications by the copyright owner or the copyright owner's legal agent/Advisor. Without limiting the foregoing, if you believe that your work has been copied and posted on the PINC INSURANCE's services in a way that constitutes copyright infringement, please provide us with the following information:

1. an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;
2. a description of the copyrighted work that you claim has been infringed;
3. a description of where the material that you claim is infringing is located on the website;
4. your address, telephone number, and email address;
5. a written statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law;
6. a statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf.

Association / Links To Third Party

PINC INSURANCE sites/applications contains links to third party Websites "Linked Sites" ("Affiliates" / "Partner Sites"). These Linked Sites are not under the control of www.pincinsurance.com and its mobile applications and the PINC INSURANCE Site/applications is not responsible for the servicess of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked website. The PINC INSURANCE Site or App is not responsible for web casting or any other form of transmission received from any Linked website nor is responsible if the Linked Site is not working appropriately. The PINC INSURANCE Site/Applications is

providing these links and partnerships to you, for your convenience, and the inclusion of any link does not imply endorsement by PINC INSURANCE Site/Applications. You are responsible for viewing and abiding by the privacy statements and terms of use posted at the Linked Sites.

General provisions

If a provision of these Terms of Use is or becomes illegal, invalid or unenforceable in any country, that will not affect the legality, validity or enforceability in that country of any other provision or in other jurisdictions of that or any other provisions of these Terms of Use.

Certain pages or areas on PINC INSURANCE Site/App may contain additional terms, conditions, disclosures or disclaimers ("Additional Terms"). In the event of a conflict between these Terms of Use and the Additional Terms, the Additional Terms will govern for those pages or areas.

PINC INSURANCE's rights under these Terms of Use may be exercised as often as necessary. They are cumulative and not exclusive of rights or remedies provided by law, rules and regulations. They may be waived only in writing and specifically. Delay in the exercise or non-exercise of any such right is not a waiver of that right. An express or implied waiver of any of the provisions or of any breach of or default in performing any of the provisions of these Terms of Use will not constitute a continuing waiver and that waiver will not prevent the waiving party from subsequently enforcing any of the provisions of these Terms of Use not waived or from acting on any subsequent breach of or default by the other party under any of the provisions of these Terms of Use.

Notice

All notices or demands to or upon website shall be effective if in writing and shall be duly made when sent to having addressed at:-

Pioneer Insurance & Reinsurance Brokers Private Limited
1219, 12th Floor,
Maker Chamber V, Nariman Point,
Mumbai- 400021
Contact No.: 022-66188500. / Toll free no.

All notices or demands to or upon a User(s) shall be effective if either delivered personally, sent by courier, certified mail, by facsimile or email to the last-known correspondence, fax or email address provided by the User(s) to www.pincinsurance.com, or by posting such notice or demand on an area of the website and applications that is publicly accessible without a charge. Notice to a

User(s) shall be deemed to be received by such User(s) if and when website and applications are able to demonstrate that communication, whether in physical or electronic form, has been sent to such User(s), or immediately upon website's posting such notice on an area of the website and applications that is publicly accessible without charge.

Feedback

The thoughts written or reviews posted by visitors are of them and not moderated by us, any one thus felt offended please email us at: [REDACTED]@[pincinsure.com](mailto:[REDACTED]@pincinsure.com) and we will remove it from our website (if we feel the same within the framework of business, prevalent norms and practicability) of legality and freedom of speech.

Compliance Officer

In accordance with Information Technology Act 2000 and The Information Technology (Intermediaries Guidelines) Rules, 2011 made there under, the name and contact detail of the Compliance Officer is provided below:

Mr. Sanjay Kabra (Please Provide Name and email id)

Pioneer Insurance & Reinsurance Brokers Private Limited.
1219, 12th Floor,
Maker Chamber V, Nariman Point,
Mumbai- 400021
Contact No.: 022-66188500 / Toll Free no.

Compliance With Laws

You are responsible for complying with all applicable laws, rules and regulations, all third-party rights and all policies purchased through PINC INSURANCE. You shall not use the website and/or applications in a manner that violates such laws, rules and regulations, third parties' rights or any PINC INSURANCE policies or in a manner that is deceptive, unethical, false or misleading. For avoidance of doubt, you shall not distribute or provide access to applications you develop in contravention of Indian laws.

This Agreement shall be governed by and construed in accordance with Indian Law and you hereby submit to the exclusive jurisdiction of the Mumbai, Maharashtra, India Courts.

Non-Waiver

Any forbearance or failure by us to enforce a provision to which you are subject shall not affect our right to require such performance at any subsequent time, nor shall the waiver or forbearance by us of any breach of

any provisions of the agreement herein be taken to be or held to be a waiver of the provision or provisions itself of themselves.

Severability

If any provision(s) of the Agreement is/are held by a court of competent jurisdiction to be contrary to law, or otherwise invalid or unenforceable, then such provision(s) shall be construed, as nearly as possible, to reflect the intentions of the parties with the other provisions remaining in full force and effect.

Statute Of Limitations

User and PINC INSURANCE agree that any cause of action arising out of or related to these Services must commence within one (1) month after the cause of action arose; otherwise, such cause of action is permanently barred. If you do not agree with any of our Terms of Uses mentioned above please do not read the material on any of our pages or do not accept our services.

Date Last Modified

These Terms of Use were last modified August 31, 2019.

Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/policy wording carefully before concluding a sale.