

Terms and Conditions for Use of the Smart Insurance Platform

These Terms and Conditions ("Agreement") govern the use of the Smart Insurance Platform ("Services") provided by Revassure Company Limited and their Partners - Shield Insurance Brokerage. ("we," or "us"). By accessing or using the Services, you ("User" or "you") agree to be bound by these Terms and Conditions. Please read this Agreement carefully before using our Services.

1. Acceptance of Terms

1.1. By using our Services, you acknowledge that you have read, understood, and agreed to be bound by this Agreement.

1.2. If you do not agree to these Terms and Conditions, you may not use the Services.

2. Eligibility

2.1. You must be at least 18 years old or the legal age of majority in your jurisdiction to use the Services.

2.2. By using the Services, you represent and warrant that you have the legal capacity to enter into this Agreement.

3. Services

3.1. Smart Insurance provides a platform to purchase various insurance services, including but not limited to Motor insurance, Home insurance, Personal Accident insurance, and Travel insurance.

3.2. These Insurance Products are Policies from your preferred Insurance Companies Administered through their Intermediary - Shield Insurance Brokerage.

3.3 The specific terms and coverage for each insurance product may vary based on the Insurance Company Chosen and are outlined in the corresponding insurance policy.

4. Insurance Policies

4.1. Smart Insurance offers insurance policies subject to the terms and conditions of your preferred Insurer.

4.2. To purchase an insurance policy, you may be required to provide accurate and up-to-date information.

4.3. The terms, coverage, premiums, and claims process for each insurance policy are outlined in the respective policy documents.

5. Premiums and Payments

5.1. Premiums for insurance policies are determined based on various factors, including but not limited to risk assessment, coverage limits, and deductible amounts.

5.2. You agree to pay the premiums for the insurance policy you purchase on time and in accordance with the payment schedule specified by Smart Insurance.

5.3. Failure to make timely premium payments may result in the cancellation or suspension of your insurance policy.

6. Claims

6.1. In the event of a covered loss or occurrence, you must promptly notify Smart Insurance and provide all necessary information and documentation to support your claim through the Claims portal on the Smart Insurance Platform.

6.2. Smart Insurance will review and evaluate your claim in accordance with the terms and conditions of the applicable insurance policy.

6.3. Smart Insurance reserves the right to investigate and verify any claim and may request additional information or documentation.

7. User Responsibilities

7.1. You are responsible for providing accurate and complete information when using the Services or purchasing an insurance policy.

7.2. You agree to comply with all applicable laws and regulations related to the use of the Services and the insurance policies.

8. Privacy and Data Protection

8.1. Smart Insurance respects your privacy and handles personal information in accordance with its Privacy Policy.

8.2. By using the Services, you consent to the collection, use, and disclosure of your personal information as described in the Privacy Policy.

9. Limitation of Liability

9.1. Smart Insurance shall not be liable for any indirect, incidental, special, consequential, or exemplary damages arising out of or in connection with the Services or the insurance policies.

9.2. In no event shall Smart Insurance's total liability for any claims arising under this Agreement exceed the amount paid by you for the insurance policy in question. All other Claims are assessed and paid by your preferred Insurer.

10. Modifications to the Agreement

10.1. Smart Insurance reserves the right to modify or amend this Agreement at any time without prior notice.

10.2. The updated Agreement will be posted on the Smart Insurance website, and your continued use of the Services after any modifications constitutes your acceptance of the revised terms.

11. Governing Law and Dispute Resolution

11.1. This Agreement shall be governed by and construed in accordance with the laws of the jurisdiction where Smart Insurance is located.

11.2. Any dispute arising out of or in connection with this Agreement shall be subject to the exclusive jurisdiction of the courts in the aforementioned jurisdiction.

12. Severability

12.1. If any provision of this Agreement is held to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.

13. Entire Agreement

13.1. This Agreement constitutes the entire agreement between you and Smart Insurance regarding the Services and supersedes all prior agreements, understandings, or representations.

By using the Smart Insurance Services, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions.