



Terms & Conditions

I- Introduction

These Terms and Conditions govern your relationship with <https://www.arabiainsurance.com/> and <https://earabia.arabiainsurance.com/> ("the Website").

Please read these Terms & Conditions carefully before using this Website. By accessing or using this Website you agree to be bound by these Terms. If you disagree with any part of the terms, then you may not access this Website. We reserve the right to change these Terms & Conditions and any information or materials contained on this Website without prior notice, and your continued use of this Website constitutes your acceptance of any such changes. These Terms apply to all visitors, users and others who access or use this Website. For the purpose of these Terms & Conditions ("Terms", "Terms and Conditions", "Agreement"), "we", "us" or "Arabia" means Arabia Insurance Company S.A.L. and its branches, directors, officers, employees and agents. Arabia Insurance Company S.A.L. is an Insurance Company incorporated in Lebanon with branches in Lebanon, U.A.E, Bahrain, Kuwait, and Qatar.

Without limiting the foregoing, you agree to be bound by any affirmation, assent or agreement you transmit through this Website. If you click on an "I agree," "I consent" or other similarly worded "button" or entry field, you acknowledge that your agreement or consent will be legally binding and enforceable and the legal equivalent of your handwritten signature to the extent permitted by applicable law and that we have relied on such agreement or consent. These Terms & Conditions apply only to your use of this Website and do not apply to any products or services described on this Website, which may be subject to their own separate terms and conditions. In the event of any conflict between these Terms & Conditions and such separate terms and conditions, such separate terms and conditions shall govern and control.

II- Purchases

If you wish to purchase any product or service made available through this Website ("Purchase"), you may be asked to supply certain information relevant to your Purchase including, without limitation, your credit card number, the expiration date of your credit card, your billing address, and your shipping information. Online payment can be made only using Visa or MasterCard credit/debit cards. The currency(ies) accepted for said online payment are the currency agreed upon contractually between Arabia Insurance Company SAL & the client.

Payment details will be provided to our payment provider through secured media.

You acknowledge that: (i) you have the legal right to use any credit card(s) or other payment method(s) in connection with any Purchase; and that (ii) the information you supply to us is true, correct and complete. By submitting such information, you grant us the right to provide the information to third parties for purposes of facilitating the completion of the Purchase.



We strongly advise you to retain a printed copy of the transaction records, the products purchased, and the related Terms & Conditions or related bidding contract. Multiple transactions may result in multiple postings to the cardholder's monthly statement.

We reserve the right to refuse or cancel your order at any time for certain reasons including but not limited to product or service availability, errors in the description of the product or service, error in your order or other reasons. We reserve the right to refuse or cancel your order if fraud or an unauthorized or illegal transaction is suspected.

III- Contests, Sweepstakes and Promotions

Any contests, sweepstakes or other promotions (collectively, "Promotions") made available through this Website may be governed by rules that are separate from these Terms. If you participate in any Promotions, please review the applicable rules as well as our Privacy Policy. If the rules for a Promotion conflict with these Terms, the Promotion rules will apply.

IV- Intellectual Property

The Website and its original content (excluding Content provided by users), features and functionality are and will remain the exclusive property of Arabia Insurance Company S.A.L. and its licensors. The Website is protected by copyright, trademark, and other laws of both Lebanon and foreign countries. Our trademarks and trade dress may not be used in connection with any product or service without the prior written consent of Arabia Insurance Company S.A.L.

All information on this Website, including, but not limited to, texts, analyses, reports, articles, graphics, software applications, video and audio files and photos, and trademarks are owned or licensed by us. We reserve and retain all rights, copyright, trademark, and other proprietary notices on all information contained in this Website, including any printouts of information contained or accessed through this Website.

V- No Advice

This Website does not provide personalized advice, including, but not limited to, tax or legal advice or advice or opinion on the suitability of any product or service. You acknowledge and agree that your decision to use any information, services or products available on or through this Website or to take any action or refrain from taking any action as a result of your use of this Website will be your decision alone, based solely on your own evaluation of your financial circumstances, the nature and suitability of the products and services available through this Website.

VI- Information availability

We will attempt to have this Website always available and to provide accurate information on it. However, we do not guarantee that this Website will function without interruption or that all information provided will be accurate or complete. You acknowledge and agree that all information and services provided on this Website are provided to you on an "as is," "as available" basis without warranties of any kind.



VII- Limitation of Liability

We are not liable if you are unable to obtain access to this Website or information provided is inaccurate or incomplete. We are not liable for any claim arising out of or relating to the content of this Website, including, but not limited to, any decision made or action taken by you in reliance upon such content, or any loss or injury caused in whole or in part by negligence, interruptions of service, or by contingencies beyond our control, breaches of security resulting from your failure to ensure the confidentiality of personal information, breaches of security by third parties, information reported through this Website obtained from third parties or for any types of damages, even if advised of the possibility of such damages.

Under no circumstances, including negligence or other, shall we or anyone else involved in creating, producing, delivering or managing this Website be liable for any direct, indirect, incidental, special or consequential damages that result from the use of or inability to use this Website or out of any breach of any warranty even if advised of the possibility of such damages. This exclusion or limitation of liability will not apply to the extent that any applicable law or regulation prohibits such exclusion or limitation of liability.

VIII- Links to Third Party Content

Links to gain access to a Third-Party Website, are included on this Website for your convenience only, and do not signify an endorsement of the sites or their contents by us or constitute a recommendation by us. You acknowledge that We have no control over, and assume no responsibility for, the content, privacy policies, practices, services, source of information, or other links found at any third-party websites or for your use of such information. You further acknowledge and agree that We are not responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such content, goods or services available on or through any such websites or services.

We strongly advise you to read the terms and conditions and privacy policies of any third-party websites or services that you visit.

IX- Amendment, modification and waiver of these Terms & Conditions

Except as herein provided, no waiver, modification or amendment of any provision of these Terms & Conditions will be effective against us unless the same is in writing and posted on this Website.

X- User's Account

This Website is provided for your convenience only and we reserve the right to refuse to process any submitted transaction for any reason. This Website does not provide an official record of all transactions you may have with Arabia. Information about some products and services acquired from or through Arabia may not be available on this Website.

If you are required to register to use any portion of this Website, you must complete the registration process by providing current, complete and accurate information as prompted by the applicable registration form. You must also choose a password and a username. You may not use as a username a



name that is not lawfully available for use, a name or trade mark that is subject to any rights of another person or entity other than you without appropriate authorization, or a name that is otherwise offensive, vulgar or obscene. You are entirely responsible for maintaining the confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities undertaken using your password and username. You agree to notify us immediately if you become aware of any unauthorized use of this Website or any other breach of security. We will not be liable for any loss that you may incur if someone else uses your password or username to access this Website, either with or without your knowledge. In such event, you could be held liable for losses incurred by us, by clients and by others.

Except for publicly available web browser software, or other applications provided or approved by Arabia in writing, you agree not to use any software, program, application or any other device to access the Website or to obtain any content from the Website.

XI- Information we collect from our website

We are committed to protecting your privacy. Personal information transmitted to us will be treated in accordance with our Privacy Policy published on the Website.

XII- Communications

This Website may contain e-mail services, bulletin board services, chat areas, news groups, forums, communities and/or other message or communication facilities designed to enable you to communicate with others. You agree to use the Website only to post, send and receive communications and material that are proper. Without limiting the foregoing, you shall not:

- Restrict or inhibit any other user from using and enjoying the Website.
- Use the Website to impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity.
- Interfere with or disrupt any servers or networks used to provide the Website or its features, or disobey any requirements, procedures, policies or regulations of the networks we use to provide the Website.
- Use the Website to instigate or encourage others to commit illegal activities or cause injury or property damage to any person.
- Gain unauthorized access to the Website, or any account, computer system, or network connected to this Website, by means such as hacking, password mining or other illicit means.
- Obtain or attempt to obtain any materials or information through any means not intentionally made available through this Website.
- Use the Website to post or transmit any unlawful, threatening, abusive, libelous, defamatory, obscene, vulgar, pornographic, profane or indecent information of any kind, including without limitation any transmissions constituting or encouraging conduct that would constitute a criminal offense, give rise to civil liability or otherwise violate any local, national or international law.
- Use the Website to upload or transmit any text, scripts, graphics, photos, sounds, music, videos, information, software or other materials that violate or infringe upon the rights of others, including material that is an invasion of privacy or publicity rights or that is protected by copyright, trademark or other proprietary right, or derivative works with respect thereto, without first



obtaining permission from the owner or rights holder. If you do provide such materials, you affirm, represent, and warrant that you own or have the necessary licenses, rights, consents, and permissions to upload and publish such materials and agree to indemnify and hold Arabia harmless from and against any and all claims, damages, obligations, losses, liabilities, costs or debt, and expenses (including, but not limited to, reasonable attorney's fees) arising from a breach of this representation.

- Use the Website to post, transmit or in any way exploit any information, software or other material for commercial purposes, or that contains advertising.
- Use the Website to advertise or solicit to anyone to buy or sell products or services, or to make donations of any kind, without our express written approval.
- Gather for marketing purposes any email addresses or other personal information that has been posted by other users of the Website.

We have no obligation to monitor any communications or other materials posted on the Website and reserve the right to remove any such communications and materials posted on the Website with or without review in our sole discretion. We reserve the right to terminate your access to any portion or all of the Website at any time, without notice, for any reason whatsoever. We reserve the right at all times to disclose any information as we deem necessary to satisfy any applicable law, regulation, legal process or governmental request, or to edit, refuse to post or to remove any communications, information or materials, in whole or in part, in our sole discretion.

Materials uploaded to the Website may be subject to posted limitations on usage, reproduction and/or dissemination; you are responsible for adhering to such limitations if you download the materials. By uploading any materials to the Website you are granting us, our successors, affiliates and our agents the perpetual, irrevocable, non-exclusive worldwide, royalty-free, and transferable right to, without limitation, use, copy, distribute, transmit, and translate, in any media formats and through any media channels.

XIII- Separability

If any provision or condition of this Agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall attach only to such provision or condition. The validity of the remaining provisions and conditions shall not be affected thereby, and these Terms & Conditions shall be carried out as if any such invalid or unenforceable provision or conditions were not contained herein.

XIV- Termination of services

We may block access to the use of this Website without prior notice in the event we elect to discontinue such service on a temporary or permanent basis or in the event that you breach these Terms & Conditions. We also reserve the right to block access to this Website if we have reason to believe that the general security and/or integrity of the system is being compromised.



XV- Minors

This Website does not intend to market any of our products or services to children under eighteen (18) years of age, and we do not knowingly gather or solicit data from children under eighteen (18) years of age through this Website. By using this Website, you acknowledge that you are not under eighteen (18) years of age.

XVI- Disclaimer

Your use of this Website is at your sole risk. This Website is provided on an "as is" and "as available" basis. This Website is provided without warranties of any kind, whether express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, non-infringement or course of performance.

Arabia Insurance Company S.A.L., its subsidiaries, affiliates, and its licensors do not guarantee that a) the Website will function uninterrupted, secure or available at any particular time or location; b) any errors or defects will be corrected; c) the Website is free of viruses or other harmful components; or d) the results of using the Website will meet your requirements.

XVII- Refund Policy:

Refunds are subject to the terms, conditions, and limitations stipulated in the agreement according to which the service or product was provided, and to laws and regulations of the country in which the service or product was provided.

Refunds will be done only through the original Mode of Payment. In the event that a transaction error occurred while making the payment, a refund in most cases will be issued to the same credit/debit card used for the original purchase.

XVIII- Miscellaneous

These Terms & Conditions are the complete and entire statement of the agreement between us and shall be governed by the laws of laws of the jurisdiction in which the service or product was provided.

XIX- Sanctions & limitation exclusion clause

Arabia Insurance Company SAL shall not deal or provide services and products nor be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Arabia Insurance Company SAL to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or other countries that affect our business, or the laws or regulations in the countries in which we are active.

XX- Contact Us

For additional information, please contact your nearest regional office:

<https://www.arabiainsurance.com/en>