

## TERMS AND CONDITIONS

### 1. General

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The use of Orient Insurance online portal or any of the information and links is subject to these terms of use. Orient Insurance at its sole discretion may change the terms, conditions and operation of this online portal at any time without notice. By using this portal you agree to the terms, including any modifications we make, and further waive any rights or claims you may have against.

Please note that this website is intended for use by residents of the Oman only. It is not applicable to residents/investors of other countries because the law in other countries may restrict the distribution of the information and products on this website.

### 2. Availability

Orient Insurance will endeavor to ensure that this website is accessible for 24 hours a day but will not be liable if, for any reason, the website is unavailable for any time or for any period. Orient Insurance will have the right to suspend access to the site temporarily or permanently and without notice. Orient Insurance will not be liable for any loss or damage in any way or by any means, either directly or indirectly from the usage of this site, for any communications difficulties, access delays, any interruption and/or data delivery, nondelivery, mis-delivery, corruption or destruction of data/information. Orient Insurance makes no representation that the online portal will be uninterrupted or error, bug or virus free.

### 3. Information on the Website

The contents available through the portal is the sole property of Orient Insurance including, but not limited to: written contents, photographs, graphics, images, illustrations, marks, logos, sound or video clips, and flash animation. You are not permitted to download, print, redistribute or extract any information from this website other than for your personal and non-commercial use. You are not permitted to reproduce, modify or in any way change any of the information available on this website. The information contained on this website is provided for information purposes only and Orient Insurance will use reasonable care and skill to ensure that it is accurate at the date of publication. However, because of the nature of the internet, there may be circumstances in which errors occur within the information. Consequently, Orient Insurance makes no warranty as to the accuracy of any information on this website and cannot accept liability for any errors or omissions within it.

#### 4. Information Collected

Within this site, we may ask you to provide us with relevant personal information. We do so in order to provide you with the product or service you've requested, as an administrative requirement, and to service and maintain your policy including responding to any query that you might raise with us.

All personal information supplied by you will be treated in confidence by Orient Insurance and will be held in our data systems or those of our agents or subcontractors. Orient Insurance may pass your personal information to other companies for processing on its behalf. We may also share your information to the regulatory authorities where we are required or permitted to do so by law.

Orient Insurance would also like to inform you (by telephone, post, or email) of select products and services we and our partners provide. If you would prefer not to receive this information, please notify us of this when you contact us.

As part of the process of providing you with the product or service requested, we may undertake certain checks or exchange information through various databases. For example, as part of the process for underwriting general insurance products, we may check with a licensed credit-referencing agency and a record of this search will be made. When we make any checks or exchange information, we will include further details of the same within the web site or when we write to you.

Orient Insurance will take all reasonable steps to ensure that any personal data that you provide via the Website is kept secure. Although we endeavor to protect your personal data, because of the nature of the Internet, we cannot guarantee the security of your data transmitted to the Website and any inward transmission of data is carried out at your own risk.

#### 5. Payments

Any payments done on the website are subject to the following conditions:

When you proceed to make payment, Orient Insurance will be entitled to debit the amount of the transaction plus charges, if applicable from the account / debit / credit card that you have specified. We shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the bank or the credit card agency to perform any of its obligations. We shall be under no liability whatsoever in respect of any loss or damage arising directly / indirectly out of the decline of authorization by your service provider.

In the case of unsuccessful payments, we request you to get in touch with us before trying again in order to avoid any duplicate payments.

Please also note that you cannot claim any other compensation for cancelled payments. Any refunds will be made based on the merits of the case on the sole discretion of Orient Insurance.

The premium amounts quoted on the website are subject to change from time to time and may also depend on the payment method chosen.

#### 6. Declaration

In using this portal, you agree to the following:

- All the information, documents and statements provided by you are true and correct and that you have not withheld any material information that may affect the proposal / quote / policy. You understand that this application and information provided by you shall form the basis of the policy between Orient Insurance and yourself. You also understand and agree that any non-disclosure or misrepresentation or concealment of material fact will make the proposal / quote / policy null and void since inception without any entitlement for refund.
- You would not do any activity, directly or indirectly, while using the site:
  - To disrupt or interfere with the security of, or otherwise abuse, the Site, or any services, system resources, accounts, servers or networks connected to or accessible through the Site or affiliated or linked web sites;
  - To upload, post, or otherwise transmit through or on this Site any viruses or other harmful, disruptive or destructive files;
  - To create or use a false identity on this Site;
  - To do anything which will or might damage, interfere with, disrupt access to, interrupt or impair the functionality of the material available on the Orient Insurance online portal, nor to upload any material that contains any computer viruses or other codes, files or programs designed to interrupt, destroy or limit the functionality of any software or equipment.
  - To obtain or attempt to obtain unauthorised access to the Orient Insurance online portal or any private or member account
  - To attempt to obtain unauthorised access to the Site or portions of the Site which are restricted from general access;
- In addition, you agree that you are solely responsible for actions and communications undertaken or transmitted under your usage, and that you will comply with all applicable regulations, local laws, including Omani Cyber Crime Law (Royal Decree No. 12/2011 and its amendments).

- By using this online portal, you hold Orient Insurance harmless against including but without limitation any and all damages, liabilities, losses with or without consequences, and you agree that Orient Insurance will not be liable for any inconvenience; loss of use, time, data, goodwill; or any other special, incidental, indirect, or consequential damages in any way related to or arising from your use of this portal.
- By using the online portal you undertake and acknowledge that any unauthorized disclosure of Confidential Information or other breach of the provisions of this undertaking will cause definite and irreparable damages of all kinds, and accordingly in the event of any breach or threatened breach, you shall be liable both civil and criminally under the laws of Sultanate Of Oman for all the liabilities, damages, costs and compensation, in addition to any other legal remedies which may be available.
- You also undertake that you have read these Terms and Conditions are in agreement with the matters contained therein.

#### 7. Governing Law

Any matter relating to this web site shall be governed by and construed in accordance with the relevant laws of the Sultanate of Oman (Oman) and shall be subject to the exclusive jurisdiction of the Oman Courts.