

WEBSITE TERMS AND CONDITIONS

These Terms and Conditions ("the Terms and Conditions") govern your ("the User") use of the Insurewise Consultants (the "FSP") website located at the domain name www.insurewise.biz ("the Website"). By accessing and using the Website, the User agrees to be bound by the Terms and Conditions set out in this legal notice. If the User does not wish to be bound by these Terms and Conditions, the User may not access, display, use, download, and/or otherwise copy or distribute Content obtained at the Website.

Updating of these Terms and Conditions

The FSP reserves the right to change, modify, add to or remove from portions or the whole of these Terms and Conditions from time to time. Changes to these Terms and Conditions will become effective upon such changes being posted to this Website. It is the User's obligation to periodically check these Terms and Conditions at the Website for changes or updates. The User's continued use of this Website following the posting of changes or updates will be considered notice of the User's acceptance to abide by and be bound by these Terms and Conditions, including such changes or updates.

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- The FSP allows and processes the registration of certain corporate users ("the Registered User") at the Website. If you believe that you are entitled to registration, please contact the *WEBMASTER on the details as provided
- Subject to the further terms of these Terms and Conditions, a non-exclusive, non-transferable, limited and revocable right is granted to Registered Users to access, display, use, download and otherwise copy the current and future Content for the purposes agreed to by the Registered User and FSP in their respective agreements.
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The Website and all Content on the Website, including any current or future offer of products or services, are provided on an “as is” basis, and may include inaccuracies or typographical errors. The Owners make no warranty or representation as to the availability, accuracy or completeness of the Content. Neither the FSP nor any holding company, affiliate or subsidiary of the FSP, shall be held responsible for any direct or indirect special, consequential or other damage of any kind whatsoever suffered or incurred, related to the use of, or the inability to access or use the Content or the Website or any functionality thereof, or of any linked website, even if the FSP is expressly advised thereof.

Privacy, Access To and Use of Information

The FSP receives various types of information (“the Information”) from Users who access the Website. The FSP makes every effort to protect any Information received by it. Despite such undertaking, it is possible for Internet-based communications to be intercepted. Without the use of encryption, the Internet is not a secure medium and privacy cannot be ensured. Internet e-mail is vulnerable to interception and forging. The Owners will not be responsible for any damages you or any third party may suffer as a result of the transmission of confidential information that you make to the Owners through the Internet, or that you expressly or implicitly authorise the Owners to make, or for any errors or any changes made to any transmitted information. To ensure acquaintance with and awareness of the privacy measures and policies of the FSP, the User is urged to take care to read and understand the underlying privacy clauses incorporated in these Terms and Conditions:

1. Privacy: Casual Surfing

The User may visit the Website without providing any personal information. The Website servers will in such instances collect the IP address of the User computer, but not the email address or any other distinguishing information. This information is aggregated to measure the number of visits, average time spent at the Website, pages viewed, etc. FSP uses this information to determine use of the Website, and to improve Content thereon. The FSP assumes no obligation to protect this information, and may copy, distribute or otherwise use such information without limitation.

2. Privacy: Unsolicited Information

If the User posts unsolicited content or other information (“the Information”) to the Website, and unless otherwise indicated, then the User grants to the Owners a non-exclusive, royalty-free, perpetual, irrevocable, and fully sub-licensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, and display such Information throughout the world in any media. The User grants to the Owners the right to use the name that the User submits in connection with such Information, if they choose. The User warrants that the User owns or otherwise controls all of the rights to the Information that the User posts; that the Information is accurate; that by the supply of the Information to the FSP, the User does not violate this Policy and

does not infringe the rights of any person or entity; and that the User indemnifies the Owners for all claims resulting from the receipt by the FSP of the Information the User supplies to it. The FSP reserves the right but not the obligation to monitor and edit or remove any Information, where posted to public pages. The FSP takes no responsibility and assumes no liability for any Information posted by the User or any third party.

3. Privacy: Solicited information the User give to FSP

The FSP requires certain personal information to process transactions if the User requires any of FSP's products or services. FSP receives and stores all Information the User enters on the Website or gives to the FSP, in any other way. The User may choose not to provide certain Information, but that may limit the services or products that the User may wish to obtain from this FSP. The FSP provides its products and services in conjunction with its affiliates and subsidiaries. In this regard and unless specifically restricted by the User from the license below, the User grants to the Owners a non-exclusive, royalty-free, perpetual, irrevocable, and fully sub-licensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, and display such Information throughout the world in any media. The User information that is required by affiliates and subsidiaries to give effect to transactions that the User chooses to enter into, is shared with those entities.

4. Privacy: Promotional Information

The FSP aspires to provide first-class service to its customers, which necessitates the FSP providing information to the User regarding new services or special offers. In each instance, the User is provided an opportunity to opt-out of such information circulars. For more information, please call the FSP Help Desk, or send an email to the *WEBMASTER.

5. Privacy: Business Transfers

The FSP may enter into business arrangements whereby its customer base is one of the more valued assets. In such an event, customer Information will be one of the transferable assets.

6. Privacy: Lawful Purposes

When the FSP is served with due legal process requiring the delivery of personal customer Information, it has the legal duty to abide by that demand, and will do so.

7. Privacy: Surveys

The FSP understands that efficiency and customer care translates to good service. The FSP may periodically conduct online customer care surveys to facilitate the updating of service standards. When it conducts a survey, the FSP will inform the User how the information gathered will be used and will provide the User with the opportunity to opt-out from such surveys.

Choice of Law

This Website is controlled, operated and administered by the FSP from its offices as set out below within the Republic of South Africa. The FSP makes no representation that the Content is appropriate or available for use in the locations or countries. Access to the Website from territories or countries where the Content is illegal is prohibited. The User may not use this Website in violation of South African export laws and regulations. If the User accesses this Website from locations outside of South Africa, that User is responsible for compliance with all local laws. These Terms and Conditions shall be governed by the laws of the Republic of South Africa, and the User consents to the jurisdiction of the High Court or the Magistrates Court, whichever the case may be, in the event of any dispute and in the District where the FSP's head office is located. If any of the provisions of these Terms and Conditions are found by a Court of competent jurisdiction to be invalid or unenforceable, that provision shall be enforced to the maximum extent permissible so as to give effect to the intent of these Terms and Conditions, and the remainder of these Terms and Conditions shall continue in full force and effect. These Terms and Conditions, together with any other published Notice, Disclaimer, Policy or Document on its website, constitutes the entire agreement between the FSP and the User with regards to and the use of the Content and this Website.

Contact Details

In the event that you need to contact the FSP for purposes related to these Terms and Conditions, please email on info@insurewise.biz or telephonically +27 31 207 8787

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www.insurewise.biz