

Africabima Terms and Conditions

1. Introduction and Acceptance of Terms

Welcome to Africabima! These Terms and Conditions (the "Terms") govern your access to and use of the Africabima website, online and mobile platforms, products, and services (collectively, the "Services"). By accessing or using our Services, you agree to be bound by these Terms and our Privacy Policy. If you do not agree to these Terms, you must not access or use the Services.

Africabima reserves the right to modify or update these Terms at any time without prior notice. Your continued use of the Services after any such changes constitutes your acceptance of the new Terms.

2. The Services

Africabima provides an online and mobile platform for insurance business operations. Our Services may include, but are not limited to, the provision of insurance quotations, policy management, claims processing, and related financial services. The availability and features of our Services may vary, and we reserve the right to add, modify, or discontinue any aspect of the Services at our sole discretion.

3. User Accounts

To access certain features of the Services, you may be required to create an account. You are responsible for maintaining the confidentiality of your account information, including your password, and for all activities that occur under your account. You agree to notify Africabima immediately of any unauthorized use of your account or any other breach of security.

You warrant that all information you provide to us when creating your account is accurate, complete, and truthful.

4. Prohibited Conduct

You agree not to use the Services for any unlawful purpose or in any way that could harm Africabima, its users, or third parties. Prohibited conduct includes, but is not limited to:

Submitting false or misleading information.

Attempting to gain unauthorized access to our systems or user accounts.

Interfering with the operation of the Services.

Uploading or transmitting viruses, malware, or other malicious code.

Engaging in any activity that violates the laws of Kenya or any other applicable jurisdiction.

5. Intellectual Property

All content on the Africabima platform, including text, graphics, logos, images, and software, is the property of Africabima or its content suppliers and is protected by intellectual property laws. You may not reproduce, distribute, or create derivative works from any part of the Services without our express written permission.

6. Disclaimer of Warranties

The Services are provided on an "as is" and "as available" basis, without any warranties of any kind, either express or implied. Africabima does not warrant that the Services will be uninterrupted, error-free, or secure. We make no representations about the suitability of the information contained on the Services for any purpose.

7. Limitation of Liability

To the fullest extent permitted by law, Africabima shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, or goodwill, arising from or in connection with your use of the Services.

8. Indemnification

You agree to indemnify and hold harmless Africabima, its affiliates, and their respective directors, officers, employees, and agents from and against any and all claims, liabilities, damages, losses, or expenses, including legal fees, arising out of or in any way connected with your use of the Services or your breach of these Terms.

9. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of Kenya. Any dispute arising from these Terms or your use of the Services shall be subject to the exclusive jurisdiction of the courts of Kenya.

10. Changes to the Terms

Africabima reserves the right to modify or replace these Terms at any time. We will provide notice of significant changes by posting the new Terms on our website or by other reasonable means. By continuing to access or use our Services after those revisions become effective, you agree to be bound by the revised Terms.

11. How to Contact Us

If you have any questions about these Terms, you can contact us using the information below:

Africabima Headquarters Address:

NorthStar Building

Lenana Road, Kilimani

Nairobi, P.O Box: 52624-00100

Nairobi Kenya

Email: contact@afribabima.com

Telephone:

+254 20 216 3762

+254 702 401 960