#### **Terms and Conditions**

Effective Date: September 25, 2024

Welcome to **Reliable Insurance Hub** ("Company", "we", "us", or "our"). These Terms and Conditions outline the rules and regulations for using our website **reliableinsurancehub.com** (the "Site"). By accessing or using the Site, you agree to comply with these Terms and Conditions. Please read them carefully. If you do not agree with any of these terms, please do not use our Site.

#### 1. Use of the Site

By accessing this Site, you confirm that you are at least 18 years of age or are accessing the Site under the supervision of a parent or legal guardian. You may use the Site only for lawful purposes and in accordance with these Terms and Conditions. You agree not to:

- Use the Site in any way that violates any applicable laws or regulations;
- Attempt to gain unauthorized access to the Site or any services, user accounts, or computer systems connected to the Site;
- Use the Site to transmit any harmful or illegal materials, including viruses or malware;
- Use the Site to collect or store personal information of other users without their consent.

We reserve the right to terminate or suspend your access to the Site if you violate any of these Terms.

### 2. Products and Services

The insurance products and services available through our Site are subject to their own terms and conditions. By purchasing or enrolling in any insurance policy, you agree to comply with the terms of the specific policy, as outlined in the corresponding agreement. The availability of products and services may vary depending on your location, and the final decision on the issuance of any insurance policy is at the sole discretion of the Company.

# 3. Intellectual Property Rights

All content, logos, trademarks, and intellectual property displayed on the Site are the property of **Reliable Insurance Hub** or its licensors. You may not reproduce, copy, distribute, modify, or exploit any part of the Site for commercial purposes without our prior written consent.

# 4. Limitation of Liability

While we make every effort to ensure that the information provided on the Site is accurate and up-to-date, we do not guarantee the completeness or accuracy of any content. To the fullest extent permitted by law, we disclaim all liability for any errors or omissions in the content of the Site or for any damages resulting from the use of the Site, including, but not limited to, direct, indirect, incidental, consequential, or punitive damages.

# 5. Changes to the Terms

We may update these Terms and Conditions from time to time. Any changes will be effective upon posting to the Site, and you agree to be bound by the updated Terms and Conditions. We encourage you to review these Terms regularly to stay informed of any updates.

# 6. Governing Law

These Terms and Conditions and any disputes arising out of or in connection with your use of the Site will be governed by and construed in accordance with the laws of the United Arab Emirates, without regard to its conflict of law provisions.

## 7. Contact Information

If you have any questions or concerns about these Terms and Conditions, please contact us at:

### Reliable Insurance Hub

Email: office@reliableinsurancehub.com

Phone: +971 4 123 4567

Address: Office 101, Business Bay Tower, Business Bay, Dubai, UAE