Terms and Conditions

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This Website is not for use by any minors (defined as those who are not at least 18 years of age), and you must not use this Website if you a minor. By accessing the website "www.travelsafeplus.com", you automatically confirm that you are of the legal age (at least 18 years of age) to be eligible to enter into a contract and are not a person barred from receiving services under the laws of India or any other applicable jurisdiction. You also confirm that you will only make legitimate purchases for you or for another person for whom you are legally authorized to act that apply to the purchase you have made on their behalf (including all rules and restrictions applicable thereto). You also agree to provide true, accurate and complete information about yourself as required on the website for the purpose of availing assistance services. If you provide any information that is not true, accurate, and incomplete, Pruway Global Assist Services Private Limited has the right to suspend or terminate your account and refuse any and all current or future use of the website (or any portion thereof). If you use the website, you are responsible for maintaining the confidentiality of your account and password, and for restricting access to your computer or any such device used for accessing the website. You agree to accept responsibility for all activities that occur under your account or password. we strongly recommend that you sign off from your account at the end of each session.

You agree to notify Pruway Global Assist Services Private Limited, immediately of any unauthorized use of your account or any other breach of security. Pruway Global Assist Services Private Limited("TripGuard") reserves the right to refuse service, terminate accounts, or remove or edit content in its sole discretion. Notwithstanding the above, we retain the right at our sole discretion to deny access to anyone to the website and the Services we offer, at any time and for any reason, including, but not limited to, for violation of the Terms and Conditions or Privacy Policy. You agree that any violation of any such service provider's rules and restrictions may result in cancellation of your purchase(s), in your being denied access to the website / purchase of product(s) and service(s), where by forfeiting any monies paid for such product(s) and service(s), and/or in our debiting your account for any costs we incur as a result of such violation.

Privacy Policy

We may need your Personal Information as a part of rendering services or our products ("Products") booked by you. Such Personal Information includes personally identifiable information such as but not limited to your demographic profile, name, age, date of birth, passport no ,nationality, email address, phone number, information relating to address, billing information, etc. The collection, use, sharing and transfer of your personally identifiable information, including the transfer and processing of your information shall be in accordance with the <u>Privacy Policy</u> of Pruway Global Assist Services Pvt Ltd. Before you continue using our website, we advise you to read our privacy policy. It will help you better understand our practices.

Restrictions

You are expressly and emphatically restricted from all of the following:

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- selling, sublicensing and/or otherwise commercializing any Website material;
- publicly performing and/or showing any Website material;
- using this Website in any way that is, or may be, damaging to this Website;
- using this Website in any way that impacts user access to this Website;

- using this Website contrary to applicable laws and regulations, or in a way that causes, or may cause, harm to the Website, or to any person or business entity;
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- using this Website to engage in any advertising or marketing; Certain areas of this Website are
 restricted from access by you and Pruway Global Assist Services Private Limited may further
 restrict access by you to any areas of this Website, at any time, in its sole and absolute discretion. Any
 user id and password you may have for this Website are confidential and you must maintain
 confidentiality of such information.

Service Offering

In this website, Pruway Global Assist Services Pvt Ltd provides users with information relating to it's Assistance Products, including Insurance products and services for new business. You are responsible for obtaining access to the site, and furnishing your personal / contact details, wherein you agree that you are interested in availing and purchasing the product / plan / service(s) you have selected. You hereby agree that Pruway Global Assist Services Pvt Ltd(TravelSafe+) may need to contact you either electronically or through phone, to understand your interest in the selected products and service or to support you in closing an online transaction for purchasing the any of the products offered by the company. You will need to submit your request to buy the desired product by providing some basic information. Post this the website will display all the options available for the said product for you to choose from. Once you have made a decision, one must make payment through the website payment gateway, fill in a more detailed online application form. We assist you in completing your proposal (incl. forms, documents) and on verification of the same, provided there is no missing information, you can buy the chosen product after making the payment through the payment gateway available. You also agree that Pruway Global Assist Services reserves the right to make your details available to its affiliates and partners and you may be contacted by the affiliates and partners for information and for sales through email, telephone and/or WhatsApp/SMS. You agree to receive promotional materials and/or special offers for relevant global assistance products from TravelSafe+ through email, WhatsApp or SMS.

Communications

The entire communication with us is electronic. Every time you send us an email or visit our website, you are going to be communicating with us. You hereby consent to receive communications from us. If you subscribe to the news on our website, you are going to receive regular emails from us. We will continue to communicate with you by posting news and notices on

our website and by sending you emails. You also agree that all notices, disclosures, agreements and other communications we provide to you electronically meet the legal requirements that such communications be in writing.

Eligibility Criteria

The website products and services are not available to minors under the age of 18 or to any users suspended or removed from the system by TravelSafe+ for any reason. Users may not have more than one active account, if it comes to the notice of Plan Cover that a person is operating multiple accounts, all accounts can be suspended. By accessing the website<u>www.travelsafeplus.com</u> you automatically confirm that you are the legal age (at least 18 years) to be eligible to enter into a contract and are not a person barred from receiving services under the laws of India or other applicable jurisdiction. You also confirm that you will only make legitimate purchases for you or for another person for whom you are legally authorized to act that apply to the purchase you have made on their behalf (including all rules and restrictions applicable thereto). You agree that any violation of any such service provider's rules and restrictions may result in cancellation of your purchase(s), in your being denied access to the website / purchase of products and service(s), in your forfeiting any monies paid for such Services, and/or in our debiting your account for any costs we incur as a result of such violation. You also agree to provide true, accurate and complete information about yourself as required on the website for the purpose of purchasing all products and services. If you provide any information that is not true, accurate, and incomplete, TravelSafe+has the right to suspend or terminate your account and refuse any and all current or future use of the website (or any portion thereof). If you use the Site, you are responsible for maintaining the confidentiality of your account and password, and for restricting access to your computer. You agree to accept responsibility for all activities that occur under your account or password. Because of this, we strongly recommend that you exit from your account at the end of each session. You agree to notify TravelSafe+ immediately of any unauthorized use of your account or any other breach of security. TravelSafe+ reserves the right to refuse service, terminate accounts, or remove or edit content in its sole discretion. Notwithstanding the above, we retain the right at our sole discretion to deny access to anyone to the Site and the Services we offer, at any time and for any reason, including, but not limited to, for violation of the Terms and **Conditions or Privacy Policy.**

Payment

In case you wish to make payments via credit or debit card or through Net Banking at the time of purchase of Products directly from the Platform, then you will be redirected to the webpage or application (as may be applicable) of concerned payment gateway providers such as Razorpay etc or to the payment gateway of the banks ("Payment Gateway"). Under no circumstances do we have any control over the payment process once you are redirected to the Payment Gateway. Hence, we do not store any data related to debit /credit cards and net banking details however, we have access to and may retain, subscriber information through the Payment Gateway. All payment transactions under the Website are processed through secured Payment Gateway. In case of any payment related dispute(s) or concerns, please raise the same with your issuing bank.

Cancellation & Refund

As per the terms and conditions of the Products offered by Pruway Global Assist Services Pvt Ltd, one has the right to cancel the product /service and seek a refund as per the applicable terms and conditions of such concerned booked Product. Such a cancellation must be done at any cost prior to the commencement date of the policy. If you fail to cancel the product / service prior to the commencement of the same, you will not be eligible for a refund of the premium/assistance charge paid to Pruway Global Assist Services Pvt Ltd. The Cancellation and refund request must be made in writing to the designated TravelSafe+ customer support team. TravelSafe+ reserves the right to charge a cancellation fee towards servicing of this cancellation and refund request.

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You hereby indemnify to the fullest extent Pruway Global Assist Services Private Limited and its officers, directors, agents, subsidiaries, joints ventures and employees from and against any and all liabilities, costs, demands, causes of action, damages and expenses (including reasonable attorney's fees) arising out of or in any way related to – (i) your breach of any of the provisions of these Terms and Conditions or (ii) in relation to the non-fulfilment of any of your obligations under this User Agreement or (ii) arising out of the your violation of any applicable laws, regulations including but not limited to Intellectual Property Rights, payment of statutory dues and taxes, claim of libel, defamation, violation of rights of privacy or publicity, loss of service by other subscribers and infringement of intellectual property or other rights.

Fees

TravelSafe+ offers its website and customer support free of cost and does not charge fees of any nature from all its users.

Governing Law and Jurisdiction

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