# The Pacific Insurance Berhad Terms & Conditions of TPIB Websites

Please read the details set out below carefully before using this website.

## **CONDITIONS OF ACCESS**

Access to and usage of this website is granted by The Pacific Insurance Berhad (hereinafter referred to as "TPIB") and the access or usage is subjected to the following conditions:

BY ACCESSING THIS WEBSITE AND ANY PAGE THEREOF, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS BELOW. IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS BELOW, PLEASE DO NOT ACCESS, OR PLEASE DISCONTINUE YOUR ACCESS TO, THIS WEBSITE OR ANY PAGE THEREOF IMMEDIATELY.

References to 'you', 'your' and 'yours' are references to the person(s) accessing this website. References to 'we', 'us' and 'our' are references to TPIB. The headings herein are inserted for reference only.

The information, material, functions and content provided in this website and the Conditions of Access as specified herein may be changed from time to time with or without notice at TPIB's absolute discretion. However, where the variation or change is in our sole opinion, of a substantial nature and materially affects your access to this website we shall notify you of such variation or change by giving you seven (7) days prior notice by display on our website or by such other mode as we deem fit, unless we are unable to do so due to circumstances beyond our reasonable control. Where the variation is in respect of these Conditions of Access, your continued access to this website after such variation shall be deemed as your agreement and binding acceptance of the same.

# **YOUR CONDUCT**

Your access to this website shall at all times be in compliance with any guidelines, directions of TPIB or any law, regulations or legislation as may be applicable and you agree that you shall not abuse your access to or misuse this website or the services herein, in any way. Without prejudice to the generality of the foregoing, you shall not nor assist any other person to hack into or obtain unauthorised access to this website or any services herein nor interfere with the access and use of the same by others. Further, you agree that you shall not nor assist any other person to transmit communication, information or materials which adversely affects our rights or the rights of others, which is morally objectional, which adversely affects our internet insurance system or the security of our internet insurance system or which is otherwise against the law. Unauthorized use of this web sites and the services herein including but not limited to unauthorized entry into this website, misuse of user ID and passwords, or misuse of any information posted on this site is strictly prohibited.

## **DISCLAIMER OF WARRANTIES AND LIMITATION OF LIABILITIES**

The following clauses exclude or limit our legal liability for this website. You should read them carefully.

## **No Warranties**

Whilst we will use our reasonable endeavours to ensure the accuracy, currency, availability, correctness and completeness (in the context of its purpose) of the information and materials contained in this website, all information and materials including those on services, products, financial information, data, text, graphics, audio, video, links or other items are provided strictly 'as is', and 'as available' basis and is so provided for your information and reference only. Therefore, TPIB does not warrant the accuracy, adequacy or completeness of such information and materials and expressly disclaims liability for errors or omissions in such information and materials. The use thereof is at your sole risk. No warranty of any kind, implied, express or statutory, including but not limited to any warranty of title, non-infringement of third party rights, merchantability, satisfactory quality, fitness for a particular purpose and freedom from computer viruses, is given in conjunction with this website, or any information and materials therein. No warranty is given that access to any information or materials on this website will be provided uninterrupted or free from errors or that any identified defect will be corrected. Further, no warranty is given that this website or any information or materials are free from any virus or other malicious, destructive or corrupting codes, agents, programs or macros. We make no representations or warranties regarding the accuracy, functionality or performance of any third-party software that may be used in connection with this website.

# Limitation of Liability

To fullest extent permitted by law, neither TPIB nor its affiliates shall be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with this site or any linked site or the use or inability to use thereof by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if TPIB, or its representatives, are advised of the possibility of such damages, losses or expenses.

## **SCOPE OF WEBSITE USAGE**

## **Intended users**

This website (and especially any insurance services offered through this website) is currently intended for those who access it from within Malaysia only and nothing herein shall be construed as TPIB marketing or providing insurance services and facilities outside of Malaysia or to persons outside of Malaysia, particularly to individuals resident in the European Union or European Economic Area who should refrain from using this website and/or providing their personal data herein.

Materials and information in this website are not intended for use by persons located in or resident in jurisdictions which restrict the distribution of such materials and information and we do not guarantee that this website complies with or is appropriate for use in places outside of Malaysia. You are required to inform yourselves about and observe any relevant laws, regulations and local practices whether in relation to restrictions or otherwise and any applicability thereof in the light of your own individual circumstances.

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this website prior to making any investment, business or commercial decision based on any such materials or information.

You are wholly responsible for use of the website by yourself and/or any person using your computer and you must ensure that any such person complies with the terms and conditions herein. In the event that the laws of the jurisdiction you are in do not permit or impose restrictions on the access to the contents of this website, you shall forthwith discontinue access or comply with such restrictions (as the case may be).

#### **SUBMISSIONS**

All information submitted to TPIB through this site shall be deemed and remain the property of TPIB and TPIB shall be free to use, for any purpose, any idea, concepts, know-how or techniques contained in information that you provide to TPIB through this site. TPIB shall not be subject to any obligations of confidentiality regarding the information submitted except otherwise specifically agreed by TPIB or required by law.

## **OWNERSHIP**

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If you are an Agent or potential Agent of TPIB, you may print, copy, download or temporarily store extracts from this website, strictly for your personal information and provided nothing is altered, when you use or are contemplating the use of our products and services for which the page or extract from this website is relevant in your direct/indirect soliciting of insurance business for TPIB.

# No granting of rights

Any rights not expressly granted herein are reserved.

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#### Links to other sites

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## PERSONAL DATA PROTECTION / USE

## **Our Privacy Policy**

As a result of your interaction with this website, we may hold and process personal information obtained about you when you access this website and use it for servicing our relationship or potential relationship with you and to identify products and services which may be relevant to you from within TPIB, and to evaluate the effectiveness of our marketing of this website and for statistical analysis. We will not disclose any such information outside of TPIB except where you have consented to such disclosure, where it is required/obliged by law, regulation or any other directive or order by any authority having jurisdiction over us, where it is to give effect to an instruction given by you, to provide you with the service herein, to enforce and protect our rights and property or any provisions of this Conditions of Access, or, where necessary and under requirement of strict secrecy, to sub-contractors or persons acting as our agents. Please see our Data Protection and Privacy Statement (which can be accessed <a href="here">here</a>) and Security and Privacy Policy (which can be accessed <a href="here">here</a>) on further information on how we safeguard your personal information.

## **SECURITY OF MESSAGES**

# Messages sent at user's risk

Messages sent over the Internet cannot be guaranteed to be completely secure as they are subject to possible interception or loss or possible alteration. We are not responsible for them and will not be liable to you or anyone else for any damages or otherwise in connection with any message sent by you to TPIB or any message sent by TPIB to you over the Internet.

# **INDEMNITY**

You hereby irrevocably agree to indemnify and keep TPIB indemnified from all liabilities, claims, losses (directly or indirectly) and expenses, including any legal fees on a full indemnity basis, that may be incurred by TPIB or any member thereof in connection with or arising from.

 your misuse of this website and the services provided herein; whether deliberate or otherwise, or

- your breach of these terms and conditions howsoever occasioned, or
- any intellectual property right or proprietary right infringement claim made by a third party against TPIB in connection with your use or misuse of this website.

## **MISCELLANEOUS**

#### No waiver

The failure of TPIB to exercise or enforce any right or provision of these terms and conditions shall not constitute a waiver of such right or provision.

# Severability

If any part of these terms and conditions is determined to be invalid or unenforceable pursuant to any law, which is applicable to TPIB, then the invalid and unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision, without invalidating any other provisions of the terms and conditions herein.

# **GOVERNING LAW AND JURISDICTION**

By accessing this website and/or using the services offered through this website, you agree that Malaysian law:

shall govern such access and the provision of such services, and

and you hereby irrevocably submit to the jurisdiction of the courts in Malaysia.

• shall be applicable in the interpretation of the terms and conditions herein;

I have read, understood and agree to abide by the Terms and Conditions of TPIB Websites, Security & Privacy Policy, Internet Insurance Terms & Conditions.