

Terms

- The "AL HULOOL" is an online web platform is specially designed for the clients to choose vehicle and other insurance packages based on their needs with best available market prices with an option of online electronic payment.
- All terms and conditions, controls and laws regarding the use of electronic transactions and exchange in force in the Sultanate apply. By using the "e-insurance" system, you agree to abide by these terms and conditions.
- You acknowledge and undertake that you have the legal right and ability to use the "e-insurance" system, noting that the system was built based on the laws governing vehicle insurance in the Sultanate.
- Through the system, some operations for some companies will require time according to the type and nature of insurance request, which may need time for the insurance company to continue and be approved.
- We request to ensure the accuracy and correctness of the data and information provided to ensure that you obtain the appropriate insurance coverage when it is due.
- You acknowledge that any use of the ""AL HULOOL" system will be as stipulated in the following conditions:-
 - You will not copy, download, reproduce, republish, frame, broadcast, or transmit in any way any of the materials provided by the system except for your personal use only.
 - You adhere to the specific rules that apply to any insurance product that you purchase through the system.
 - You undertake not to do anything that would affect the operation or security of the system or cause unreasonable inconvenience or abuse or disrupt any of the other users or system's Developers.
 - You agree to refrain from the following matters (whether you do it personally or through a third party) using an automated process to collect or merge the information, content or data it contains or that can be accessed through the system with the information, materials or data that is accessed to it via or from a third party.
 - Using any automated process to interfere with or attempt to interfere with the proper functioning of the system or to perform any act that would impose an unreasonably large load or disproportionate to the available infrastructure or system bandwidth.
 - Refrain from applying reverse engineering, reverse collecting, disassembling, or any other act that would discover source code or other mathematical formulas or processors in relation to the computer program used in the infrastructure and operations related to the system or to copy, reproduce, alter Modify, derive works from, or establish a public display, of any part of the system content without the prior written consent of the system's owner.
 - In order to access the system, you will need to have access to the Internet. Accordingly, you are responsible for any connection, service or fees associated with accessing the Internet and providing all necessary equipment to enable you to connect to the Internet (including a computer, modem and other devices necessary for access).

Privacy Policy

- **When you browse and enter user information, you agree that we will keep your user information through the system and insurance companies to process this information.**
- **We may use your user information in accordance with the terms of this Privacy Policy for the following purposes:**
 - Create and process your content in order to get competitive prices to secure your vehicle.
 - Identify issues that arise on our sites, applications or services in order to plan improvements to our sites, applications or services or create new sites, applications or services that meet your needs.
 - To enable us to meet all the requirements imposed on us legally.
 - Send you regular messages (including an e-mail or text message), regarding specifications, products, services, events and special offers.
 - Communicate with you through any means (including email, telephone, text messages, social networking sites, cold and personal communication) to inform you of news and other information that may be of interest to you, provided that such communications comply with the law and maintain and update your contact information if necessary, as well as obtain your prior voluntary consent where necessary.
- **We may disclose your user information to a third party (Capital Market Authority, insurance companies, Royal Oman Police) in order for the third party to send you periodic communications regarding specifications, products, services, events and special offers on our behalf.**
- **If a third party owns all or most of our assets, in this case your user information that you have provided to us will be transferred to us as part of the assets transferred to it.**
- **If we have to disclose or share your user information in order to:**
 - Compliance with legal obligations;
 - Applying or implementing the terms and conditions and/or any other agreements;
 - Protect our rights, property, safety, customers, or other users.
 - We may also disclose your user information to any of the companies associated with the system wherever these companies are located in the world and for whatever reason after the prior approval of the General Authority for the Capital Market.

Refund Policy

The Policyholder may You have the right to claim refunds or cancel the request in case the insurance policy was not issued by the insurance company directly. Either if the policy was issued, there are fees that insurance companies will impose in case of cancellation.

If the refund of the paid insurance premium was due to negligence or error on the part of the system and did not result in insurance claims, then the paid premium will be fully refunded regardless of the transfer and electronic dealing process

Disclaimer

You are using the application at your own risk. We do not make any warranties or representations, whether express or implied, arising out of law or otherwise in relation to the accuracy of the content on the Website and/or the quality or quantity of any goods, services or activities provided by any third party providers, and we assume no liability or responsibility for any errors or omissions in the content of the Website or in respect of any other issue with such goods, services or activities. We may make changes to the content or material in the Website without any prior notice. We are not under any commitment to update any content or material on the application. We reserve the right at all times to disclose any information that you may provide to us through the Website, to our legal representatives and advisors and any governmental in the Sultanate of Oman.

We shall not be held responsible or accountable to you or any third party relying on you and in this respect you agree to fully indemnify us, for any loss, injury, claim or damage whether direct, indirect, consequential or punitive costs, liabilities, expenses, damages or otherwise that may be suffered by you through using this Website and/or the goods, services or activities of any third party providers. We shall not be liable in respect of any virus, contaminating or destructive features or trojan that may affect your computer as a result of your use or access or interruption or inability to use or access the Website and/or any External Sites. You hereby waive any and all claims against us, our employees, shareholders, subsidiaries, divisions, affiliates, representatives, agents and licensors, arising out of your use or access or interruption or inability to use or access the Website. We do not provide any warranties, whether express or implied, to you through the use of the application.

Liability and Indemnity

"AL HULOOL" application does not warrant that the Website or any Products available through it will be uninterrupted or free from errors. There may be delay, omissions, interruption, and/or inaccuracies in Products available through the application.

"AL HULOOL" makes no representation or warranties about the accuracy, completeness, timeliness, or non-infringement of any content on application or Products available through it and you are responsible to undertake your own due diligence prior to review or purchase.

We will take all reasonable precautions and followed by Capital Market Authority regulations and other related parties to keep the details of your order and payment secure, but, unless we are negligent, we cannot be held liable for any losses caused as a result of unauthorized access to information provided by you. If you use "AL HULOOL" application, you are responsible for maintaining the confidentiality of your Account and its password and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your Account or password. "AL HULOOL" application is not intended for selling Products to children, but only to adults who can purchase with a Card or other permitted payment method available "AL HULOOL" service. If you are under 18 years of age, you can use "AL HULOOL" application with the permission and involvement of your parent or guardian, subject to applicable law.

"AL HULOOL" service reserves the right to refuse Service, terminate Accounts, remove or edit content, or cancel orders anytime at their sole discretion.

The application acts only as a conduit for you to acquire Products from third parties provided that all Products advertised on the Website are subject to the specific terms and conditions attached with each of the respective third party provider. Accordingly, we have no liability whatsoever for any Products and you expressly agree and acknowledge that your sole and exclusive rights and remedies with respect to any Products advertised on the Website are against the respective third party provider and not against us. Taking into account the above mentioned exclusion of liability, in case any liability is established by a Court with jurisdiction in a matter against us, you expressly acknowledge and agree that the maximum limit for any liability claim shall not in any event exceed the amount paid by you to us in respect of the specific Product to which any liability relates and is proven.