

## **Terms & Conditions / User Agreement – Lion Insurance Brokers**

**Lion Insurance Brokers** operates the website [www.lioninsurancebrokers.com](http://www.lioninsurancebrokers.com) to provide consumers with choice and an easy way to buy insurance products from multiple insurance companies. **Lion Insurance Brokers** is not an insurance company. The company is a licensed insurance broking firm holding a valid broking license issued by the **Insurance Regulatory and Development Authority of India (IRDAI)**.

**Our Broker Code is 761.**

Our participating insurance providers supply some of the information available on the website, and therefore there may be inaccuracies in the website information, over which Lion Insurance Brokers has limited control. For details about any insurance policy, please contact our advisors or refer to the brochure provided on the insurance provider's website.

Lion Insurance Brokers does not warrant or guarantee the timeliness, accuracy, or completeness of the website information, or the quality of results obtained from the use of the website.

To the maximum extent permitted by law, Lion Insurance Brokers has no liability in relation to or arising out of website information or recommendations. You are responsible for the final choice of your product, and you should carefully read through all information provided before proceeding. If you are in doubt regarding a product or its terms, you should seek advice from Lion Insurance Brokers or the relevant participating provider. **Insurance is a subject matter of solicitation.**

Lion Insurance Brokers may pass on your personal information to the relevant participating provider if you apply to purchase a product through [www.lioninsurancebrokers.com](http://www.lioninsurancebrokers.com); however, Lion Insurance Brokers does not guarantee when or if you will actually acquire the product you have chosen. Lion Insurance Brokers accepts no liability for delays in receiving the product.

Note that Lion Insurance Brokers only assists in collecting the premium instrument on behalf of the insurer you have chosen. Lion Insurance Brokers itself does not collect or retain any premium. The acceptance of the deposit as premium and final issuance of the policy is subject to the underwriting norms and discretion of the insurer whose policy you have chosen. In case a policy is not issued, Lion Insurance Brokers will ensure that the insurer refunds the amount.

By visiting our website and accessing the information, resources, services, products, and tools we provide, you agree to accept and adhere to these terms and conditions (hereafter referred to as the "user agreement") along with our **Privacy Policy**.

This agreement is effective as of **August 2025**.

## Responsible Use and Conduct

By visiting our website and accessing our resources (information, services, products, and tools), you agree to use these resources only for purposes permitted by:

- This user agreement
- Applicable laws and regulations
- Generally accepted online practices and guidelines

You agree that:

- You may be required to provide accurate and up-to-date personal details for registration or transactions.
- You are responsible for maintaining the confidentiality of your login details and for all activity under your account.
- Accessing our resources through unauthorized, unethical, or unconventional means (such as hacking or bots) is strictly prohibited.
- Disrupting or interfering with our resources, servers, or networks is strictly prohibited.
- Copying, duplicating, or reselling our resources is not allowed.

You will be held responsible for any losses or damages caused by unauthorized activities.

We may provide open communication tools (blogs, forums, chats, reviews, etc.) on our website.

By posting content, you agree not to:

- Post illegal, abusive, defamatory, fraudulent, or inappropriate content.
- Violate intellectual property rights.
- Post unsolicited advertising.
- Impersonate Lion Insurance Brokers employees.

Lion Insurance Brokers reserves the right to remove any content deemed offensive, harmful, inaccurate, or in violation of these terms.

Any content you post (excluding personal registration details) becomes the property of Lion Insurance Brokers and grants us the right to reproduce, publish, or distribute it as needed.

## Indemnification

You agree to indemnify and hold harmless **Lion Insurance Brokers**, its directors, officers, employees, agents, and affiliates from all claims, losses, damages, or expenses (including legal fees) arising from your violation of this agreement or misuse of the website.

## **Privacy**

Your privacy is important to us. Please refer to our **Privacy Policy** to understand how we collect, manage, and secure your personal data.

## **Limitation of Warranties**

All resources on our website are provided “as is” and “as available.” Lion Insurance Brokers makes no warranty that:

- The resources will meet your requirements.
- The resources will be uninterrupted, timely, secure, or error-free.
- The information obtained will be accurate or reliable.
- Any defects will be corrected.

Downloading or using resources is at your own risk. We are not liable for any damage to your device or data loss.

## **Limitation of Liability**

Any claim against Lion Insurance Brokers will be limited to the amount paid (if any) for using our services. We are not liable for indirect, incidental, or consequential damages, including delays, cancellations, or data loss.

## **Copyrights / Trademarks**

All content, design, text, graphics, and logos on [www.lioninsurancebrokers.com](http://www.lioninsurancebrokers.com) are the property of Lion Insurance Brokers and protected under applicable laws. Unauthorized use, reproduction, or distribution is prohibited.

## **Termination of Use**

We may suspend or terminate your access to the website at our discretion, without prior notice, for violations of this agreement or illegal activity. Upon termination, your right to use our services ceases immediately.

## **Governing Law**

This website is operated from **Mumbai, Maharashtra, India**. By using our site, you agree that all legal matters will be governed by the laws of Maharashtra. Any disputes shall be subject to the jurisdiction of courts in Mumbai, India.

**Guarantee**

Unless expressly stated, Lion Insurance Brokers disclaims all warranties of merchantability, fitness for a particular purpose, and non-infringement.