



# AFRIC-COVER

INSURANCE BROKERS PTY LTD

\*Reg. #: 2008/007101/07 \*FSB 38746 \*VAT4660255706

Johannesburg office: 19 Consalves Road, Eastleigh 16091

t : 0110432509 / 0768939114 | e : qhubekani@africover.co.za | e : info@africover.co.za

[www.africover.co.za](http://www.africover.co.za)

## TERMS AND CONDITIONS OF USE

© Copyright Afric-cover; All rights reserved. Reproduction, adaptation, or translation without permission is prohibited except as allowed under the International copyright laws. All the text, graphics, design, content, and other works are the copyrighted works of Afric-cover.

## TERMS AND CONDITIONS OF USE

Welcome to the corporate Website of Afric-cover. Use of this site is governed by the Terms and Conditions set forth.

### PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS WEB SITE.

The information and materials provided by Afric-cover may be used for informational purposes only. By using, accessing or downloading materials from this Web site you agree to follow the terms and provisions as outlined in this legal notice, which apply to all visits to the Afric-cover Web site, both now and in the future. Afric-cover may at any time revise and update the Terms and Conditions. You are encouraged to periodically visit this page to review the most current Terms and Conditions to which you are bound. If you do not agree to these Terms and Condition of Use, please do not use this Web site.

### RESTRICTIONS

You may view, download and copy information and materials available on this Web site solely for your personal, non-commercial use. You may also use such material within your organization in connection with the support of Afric-cover products. As a condition of use, you agree not to modify or revise any of the material in any manner, and to retain all copyright and other proprietary notices as contained in the original materials on any copies of the materials. No other use of the materials or information is authorized. Any violation of the foregoing may result in civil and/or criminal liabilities.

### OWNERSHIP OF INFORMATION AND MATERIALS

The information and any materials (including white papers, press releases, data sheets, product descriptions, and FAQs) available on or from this Web site are the copyrighted works of Afric-cover, and any unauthorized use of that information or materials may violate copyright, trademark and other laws. Any rights not expressly granted herein are reserved.

### TRADEMARK INFORMATION

Afric-cover (and subsidiaries) trademarks may be used only with written permission from Afric-cover Insurance Brokers (Pty) Limited. All other trademarks, brands, and names are the property of their respective owners. Except as expressly specified in these terms and legal restrictions, nothing contained herein shall be construed as conferring by implication or otherwise any license or right under any patent, trademark, copyright or any proprietary rights of Afric-cover or any third party.



## LINKS TO OTHER WEB SITES

---

As a convenience and to make the Afric-cover Website truly service oriented we have included links to complementary sites on the Internet. These sites are owned and operated by third parties. Afric-cover makes no representation and is not responsible for the availability of, or content located on or through, these third- party sites. A third-party link from the Afric-cover Website is not an indication that Afric-cover endorses the third party or its site or has any affiliation with or between Afric-cover and the third-party hostingsite.

## USE OF INFORMATION

---

Afric-cover is committed to ensuring the privacy and integrity of information submitted by visitors to the Afric-cover Website. All information of a personal nature submitted or provided by visitors will be treated confidentially and will not be disclosed to any person without express consent of the visitor concerned. However, disclosure or any information provided or submitted by a visitor may be made where such information is in the public domain or Afric-cover is obliged in terms of any law, order of court, legal process or other lawful reason to disclose such information.

Personal information may be disclosed to Afric-cover's employees, suppliers and marketing agents where this information is necessary for them to evaluate and enhance the product and services offered on this website.

Afric-cover may disclose certain personal information of visitors, such as names, physical, postal and e-mail addresses to affiliated service providers for purposes of distributing promotional materials, newsletters, surveys and questionnaires or other information or material but only if a visitor has specifically indicated its willingness to receive such materials or information.

Afric-cover may provide third parties with general information that does not include particular personal information about visitors, such as their names and addresses, and which is intended to be used solely for compiling statistical or demographic information or otherwise abstract and non-personalised information.

## DISCLAIMER

---

The Afric-cover Internet team strives to provide you with useful, accurate, and timely information on this Website. Accordingly, Afric-cover has attempted to provide accurate information and materials on this Website but assumes no responsibility for the accuracy and completeness of that information or materials. Afric-cover may change the content of any information or materials available at this Website, or to the products described in them, at any time without notice. However, Afric-cover makes no commitment to update the information or materials on this Website which, as a result, may be out of date.

Information and opinions expressed in bulletin boards or other forums are not necessarily those of Afric-cover. Neither Afric-cover, nor its officers, directors, employees, agents, distributors, or



affiliates are responsible or liable for any loss damage (including, but not limited to, actual, consequential, or punitive), liability, claim, or other injury or cause related to or resulting from any information posted on the Afric-cover Website. Afric-cover reserves the right to revise these terms and/or legal restrictions at any time. You are responsible for reviewing this page from time to time to ensure compliance with the then-current terms and legal restrictions because it will be binding on you. Certain provisions of these terms and legal restrictions may be superseded by expressly designated legal notices or terms located on particular pages of this Website.

ALL INFORMATION AND MATERIALS AVAILABLE ON THIS WEBSITE ARE PROVIDED "AS IS" WITHOUT ANY WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND GENLIB CC DISCLAIMS ALL WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT OF INTELLECTUAL PROPERTY OR ARISING FROM A COURSE OF DEALING, USAGE OR TRADE PRACTICE. IN NO EVENT SHALL GENLIB CC BE LIABLE FOR ANY DAMAGES WHATSOEVER (INCLUDING, WITHOUT LIMITATION, INDIRECT, SPECIAL, CONSEQUENTIAL OR INCIDENTAL DAMAGES OR THOSE RESULTING FROM LOST PROFITS, LOST DATA OR BUSINESS INTERRUPTION) ARISING OUT OF THE USE, INABILITY TO USE, OR THE RESULTS OF USE OF THIS WEBSITE, ANY WEBSITES LINKED TO THIS WEBSITE, OR THE MATERIALS OR INFORMATION CONTAINED AT ANY OR ALL SUCH WEBSITES, WHETHER BASED ON WARRANTY, CONTRACT, TORT OR ANY OTHER LEGAL THEORY AND WHETHER OR NOT ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOUR USE OF

THE MATERIALS OR INFORMATION ON THIS WEBSITE RESULTS IN THE NEED FOR SERVICING, REPAIR OR CORRECTION OF EQUIPMENT OR DATA, YOU ASSUME ALL COSTS THEREOF.

#### TERMINATION OF USE

---

Afric-cover may, in its sole discretion, terminate or suspend your access to all or part of the Afric-cover Website, including, but not limited to any bulletin boards on its site, for any reason, including without limitation, breach of this agreement. In the event this agreement is terminated, the restrictions regarding materials appearing on the site and the representations and warranties, indemnities, and limitation of liabilities set forth in this agreement shall survive any such termination.

#### GENERAL PROVISIONS

---

If any provision of this agreement is deemed void, unlawful or otherwise unenforceable for any reason, that provision shall be severed from this agreement and the remaining provisions of this agreement shall remain in force. This contains the entire agreement between you and Afric-cover concerning your use of the Website, and the agreement shall not be modified, except in writing, signed by both parties. If you have questions regarding the Afric-cover Terms and Conditions, please email: [info@africover.co.za](mailto:info@africover.co.za).