

Members' Area Agreement

Definitions

“The Company” means Albatross Insurance Co. Ltd.

“Member” means a customer of Albatross Insurance Co. Ltd. who has been granted a personalized access on the company’s website.

“Members’ Area” means a section of the website which only authorized persons may access using a login and a password.

“Login” means an identifier that enables the website to recognize the Member.

“Password” means a set of characters which only the Member knows and which along with his/her Login will grant access to the Members’ Area

“Unauthorized person” in relation to a login and password means a person to whom the company has not given authority to use that login and password.

2. Access to Members’ Area

- 2.1 Any member who wishes to have access to the Members’ Area of the Company’s website should fill in an application form and send same to the Company.
- 2.2 The Company shall use reasonable endeavours to provide access to the member on the date agreed with the latter but all dates are estimates and the company has no liability for any failure to meet any date.
- 2.3 Access shall be granted to the member on the terms and conditions of this contract and they should be read in conjunction with contractual terms, disclaimers, and notices displayed or hyperlinked on the website.
- 2.4 The Company may occasionally suspend access for operational reasons such as repair, maintenance or improvement of the Service or because of an emergency, but before doing so will give as much online, written or oral notice as is reasonably practicable. The Company shall restore the Service as soon as it reasonably can after suspension.

3. Login and Password

- 3.1 The Member Login and Password are those that are chosen by the customer at the time of registration and the member shall use his/her own means such as a telephone service and modem to establish physical connection to Internet for

accessing and using the Service.

- 3.2 The member shall be responsible for the safekeeping of his password. He/She shall protect the secrecy of the login and password assigned to him at all times and shall ensure that the same is not revealed or disclosed in any manner whatsoever to any person or persons whomsoever. The Customer shall be fully responsible for and shall bear all charges, losses or damages arising from any use of his/her login and password, howsoever the same may arise.
- 3.3 In order to preserve the secrecy of the Members' Area, the member may request for alteration of the password given to him.
- 3.4 In case the Login and Password become known to any unauthorised person(s), the member shall notify the company immediately. The company shall nevertheless not be liable for any unauthorized access to the Member's Area by any other person impersonating the member.
The Company reserves the right (at its sole discretion) to require the member to change the password used by the latter in connection with the Service.

4. Use of Member's Access Area

- 4.1 Members shall be allowed access to a number of personalized services on the company's website through the use of their login and password.
- 4.2 The set of services available on the Member's Area can be changed at the complete discretion of the Company.
- 4.3 The Member must ensure that he/she logs-off from the service after use. Failure to do so may result in unauthorised access for which the company would not be held liable.
- 4.4 The member shall promptly comply with all notices, instructions or directions given by the Company in respect of the use or operation of the service.
- 4.5 The member shall not use the service for any unlawful purposes.

5. Termination

- 5.1 Access to a member shall be forthwith deactivated where:
 - 5.1.1 the latter has breached any of the terms and conditions contained herein.
 - 5.1.2 in the reasonable opinion of the Company, the member has used, attempted, or is likely to use the service in contravention of any law or to cause any annoyance, embarrassment, harassment, disturbance or nuisance of any kind whatsoever and to whomsoever or if it is not in the public interest or it is deemed by the Company that it is not in the Company's interest.

5.1.3 where request for termination of same has been made to the Company by the member.

5.2 The Company reserves the right to suspend or terminate the Member's Area Service or deactivate a member's access at any time without giving any reason whatsoever. It shall, however, give as much online, written or oral notice as is reasonably practicable.

6. Provisions relating to the availability of the website.

6.1 The Company shall not be held liable for malfunction, temporary breakdown, access denial or any other cause that may result in the member being unable to access the Members' Area.

7. Modifications to Terms and Conditions

7.1 The company may amend this agreement from time to time and the member shall be bound by the version of this agreement that exists at the time he/she uses any service in the Member's Area. Member's use of any service shall be regarded as acceptance of such current version. The member hereby agrees that irrespective of the nature of the amendments, such amendments would not constitute separate new agreements but a variation of the previous version of this agreement.

I HEREBY CERTIFY THAT I HAVE READ AND APPROVED THE TERMS AND CONDITIONS ABOVE AND AGREE TO ABIDE BY THEM.

Signature.....

Date