

# **Online Store Disclaimer**

All references to “**the Company**”, “**we**”, “**us**” and “**our**” in these terms and conditions are deemed to refer to All Risk Management (PTY)LTD.

All references to “**you**” and “**your**” are deemed to refer to any user and/or visitor of [www.allriskgroup.co.za](http://www.allriskgroup.co.za) (“**Website**”).

## **ACCEPTANCE OF TERMS**

The Company permits the use of this Website subject to the Terms and Conditions (“**Terms and Conditions**”). By using this Website in any way, you shall be deemed to have accepted all the Terms and Conditions unconditionally. You must not use this Website if you do not agree to the Terms and Conditions.

## **USE OF THE WEBSITE**

1. You may only use the Website if you are 18 years of age or older. If you are under 18, you may use the Website only with the involvement of your parent or legal guardian.
2. You agree that you will not use any device, software or other instrument to interfere or attempt to interfere with the proper working of this Website. In addition, you agree that you will not use any robot, spider, other automatic device, or manual process to monitor, copy, distribute or modify the Website or the information contained herein, without the prior written consent from an authorised Company representative (such consent is deemed given for standard search engine technology employed by Internet search websites to direct Internet users to this Website).
3. You may not use the Website to distribute material, which is defamatory, offensive, contains or amounts to hate speech or is otherwise unlawful.
4. You may not display, publish, copy, print, post or otherwise use the Website and/or the information contained therein for the benefit of any other website without the express prior written consent of an authorised Company representative.

## **OWNERSHIP AND COPYRIGHT**

1. The contents of this Website, including any information, software, icons, text, graphics, lay-outs, images, sound clips, trade names, logos, trademarks and service marks are protected by law, including but not limited to copyright and trade mark law, and are owned by or licensed to the Company.
2. No licence to or right in any of such contents is granted to or conferred upon you. Any unauthorised use, distribution or reproduction of the said contents is prohibited. To obtain permissions for the commercial use of any content on this site contact our Legal Department at +27 315362399 or email [helpdesk@allriskgroup.co.za](mailto:helpdesk@allriskgroup.co.za)

## **DISCLAIMER**

1. While the Company takes reasonable measures to ensure that the contents of this Website are accurate and complete, the Company makes no representations or warranties, whether express or implied, as to the quality, timeliness, operation, integrity, availability or functionality of this Website or as to the accuracy, completeness or reliability of any information on this Website.
2. All information provided on this website is provided “as is” without warranty of any kind, either express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, completeness, or non-infringement, as may be allowed in law.
3. The Company does not accept any responsibility for any errors or omissions on this Website.
4. In addition to the disclaimers contained elsewhere in these Terms and Conditions, the Company also makes no warranty or representation, whether express or implied, that the information or files available on this Website are free of viruses, spyware, malware, trojans, destructive materials or any other data or code which is able to corrupt, destroy, compromise or jeopardise the operation, stability, security functionality or content of your computer system, computer network, hardware or software in any way
5. **There shall be no refunds or returns made in the purchase of the electronic packages for sale after access to the purchases of the said packages is granted.**

6. **The material purchased from our online store is strictly for a single user and the resale is prohibited.**

## **LINKED THIRD PARTY WEBSITES**

1. This Website may contain links or references to other websites (“**Third Party Websites**”) outside of our control, including those of advertisers. These Terms and Conditions do not apply to those Third-Party Websites and the Company is not responsible for the practices and/or privacy policies of those Third Party Websites or the cookies that those sites may use.
2. Notwithstanding the fact that this website may refer to or provide links to third party websites, your use of such Third Party Websites is entirely at your own risk and we are not responsible for any loss, expense, claim or damage, whether direct, indirect or consequential, arising from your use of such Third Party Websites or your reliance on any information contained thereon.

## **PRIVACY POLICY**

1. This Website makes use of “cookies” to automatically collect information and data through the standard operation of the Internet servers. “Cookies” are small text files a website can use to recognize repeat users, facilitate the user’s ongoing access to and use of a website and allow a website to track usage behaviour and compile aggregate data that will allow the website operator to improve the functionality of the website and its content. The type of information collected by cookies is not used to personally identify you. If you do not want information collected using cookies, there is a simple procedure in most browsers that allows you to deny or accept the cookie feature. Please note however that cookies may be necessary to provide you with certain features available on our Website, and thus if you disable the cookies on your browser you may not be able to use those features, and your access to our Website will therefore be limited.
2. You may choose to provide additional personal information to us, in which event you agree to provide accurate and current information, and not to impersonate or misrepresent any person or entity or falsely state or otherwise misrepresent your affiliation with anyone or anything.

3. The purposes for which we will use your personal information are as follows: to contact you regarding current or new products or services, to inform you of new features, special offers and promotional competitions (provided you have consented to receiving such marketing material), and to improve your experience on our Website by, inter alia, monitoring statistical non-personal browsing habits, and to transact with us.
  4. The Company will not use your personal information for any purpose (other than as stated above) without your express consent. We will not use or disclose your personal information to third parties without your consent, unless the use or disclosure is –
    - required to comply with applicable law, order of court or legal process served on the Company; and/or
    - disclosure is necessary to protect and defend the rights or property of the Company.
1. We will –
    - treat your personal information as strictly confidential;
    - take appropriate technical and organisational measures to ensure that your personal information is kept secure and is protected against unauthorised or unlawful processing, accidental loss, destruction or damage, alteration, disclosure or access;
    - promptly notify you if we become aware of any unauthorised use, disclosure or processing of your personal information;
    - provide you with reasonable evidence of our compliance with our obligations under this policy on reasonable notice and request; and
  1. We will not retain your personal information for any other reasons other than our in-house loyalty program
  2. If you disclose your personal information to a third party, such as an entity which operates a website linked to this Website or anyone other than the Company, **THE COMPANY SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE, HOWSOEVER ARISING, SUFFERED BY YOU AS A RESULT OF THE DISCLOSURE OF SUCH INFORMATION TO THE THIRD PARTY.** This is

because we do not regulate or control how that third party uses your personal information. You should always ensure that you read the privacy policy of any third party.

## **LIMITATION OF LIABILITY**

- 1. THE COMPANY SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL INJURY, LOSS OR DAMAGES WHICH MIGHT ARISE FROM YOUR USE OF, OR RELIANCE UPON, ANY MATERIAL OR CONTENT CONTAINED IN, OR INABILITY TO USE, AND/OR UNLAWFUL ACTIVITY ON, THE WEBSITE AND/OR ANY LINKED THIRD PARTY WEBSITE.**
- 2. YOU HEREBY INDEMNIFY THE COMPANY AGAINST ANY LOSS, CLAIM OR DAMAGE WHICH MAY BE SUFFERED BY YOURSELF OR ANY THIRD PARTY ARISING IN ANY WAY FROM YOUR USE OF THIS WEBSITE AND/OR ANY LINKED THIRD-PARTY WEBSITE.**

## **CHANGES TO THESE TERMS AND CONDITIONS**

The Company reserves the right to update and/or amend the Terms and Conditions from time to time and without any notice, and you are accordingly encouraged to check the Website regularly. Any such change will only apply to your use of this Website after the change is displayed on this Website. If you use this Website after such updated or amended Terms and Conditions have been displayed on this Website, you will be deemed to have accepted such updates or amendments.

### **1. Availability and termination**

- We will use reasonable endeavours to maintain the availability of the Website, except during scheduled maintenance periods, and reserve the right to discontinue providing the Website or any part thereof with or without notice to you.
- The Company may in its sole discretion terminate, suspend and modify this Website, with or without notice to you. You agree that the Company will not be liable to you in the event that it chooses to suspend, modify or terminate this Website.

## **1. Governing Law**

- These Terms and Conditions shall be governed and interpreted in accordance with the laws of the Republic of South Africa. Your continued use of the Website will constitute your consent and submission to the jurisdiction of the South African courts regarding all proceedings, transactions, applications or the like instituted by either party against the other, arising from any of these Terms and Conditions.