

DISCLAIMER

AMICA INSURANCE BROKERS PVT. LTD. (AIBPL)

CIN: U66220MH2022PTC393575

IRDAI Direct Broker (Life & General) – Registration No.: IRDAI/INT/BRK/DB1135/2024

Certificate of Registration No.: 1065

Validity: 15/05/2025 to 14/05/2028

Registered Office: Office 31, 3rd Floor, Viraj Building, Plot No. 124, S.V. Road, Khar (West), Mumbai – 400 052, Maharashtra, India.

Website: <https://jupiterinsurance.in>

Email: contact@jupiterinsurance.in

General Disclaimers

1. Regulatory Status. AMICA INSURANCE BROKERS PVT. LTD. ("AIBPL", "we", "us" or "our") is a Direct Broker (Life & General) licensed by the Insurance Regulatory and Development Authority of India ("IRDAI") under the IRDAI (Insurance Brokers) Regulations, 2018, vide Registration No. IRDAI/INT/BRK/DB1135/2024 (Certificate No. 1065), valid from 15/05/2025 to 14/05/2028. AIBPL operates the website <https://jupiterinsurance.in> (the "Website").

2. Role of AIBPL. AIBPL is an insurance broker and acts solely on behalf of the prospect/insured for the placement, servicing and renewal of insurance policies. AIBPL does not underwrite risks and does not act as an insurer. All insurance products listed, displayed or solicited on this Website are underwritten by the respective IRDAI-registered insurance companies whose products are made available through AIBPL.

3. Contract of Insurance. The contract of insurance is solely between the insurance company and the policyholder. AIBPL is not a party to the policy contract and is not responsible or liable for the performance of any obligation under such contract, including underwriting decisions, policy issuance, claim acceptance, claim settlement, repudiation or any service obligation of the insurer.

4. Information & Accuracy. All product information, premium illustrations, benefit summaries, exclusions, comparisons and other content available on this Website is sourced from the respective insurer, the Third-Party Administrator (TPA) or public regulatory filings, or is entered by the user. While AIBPL takes reasonable care to ensure accuracy, AIBPL makes no warranty, express or implied, regarding the accuracy, completeness, suitability, reliability or timeliness of such information. The terms, conditions, exclusions, limits and wordings of the insurer's policy document shall always prevail over any summary, brochure, illustration or content displayed on this Website.

5. No Advice; Suitability. Information made available on this Website is for general informational purposes only and does not constitute investment, tax, legal or financial advice. Prospects are advised to read the sales brochure, prospectus and policy wordings carefully and to seek independent professional advice before concluding the purchase of any insurance policy. Suitability of any product depends on individual needs, risk profile and circumstances.

6. Claims. All claims under any policy are exclusively decided by the concerned insurance company in accordance with the policy terms, conditions and exclusions. AIBPL only facilitates the claims process and does not guarantee admission, quantum or settlement of any claim.

7. Premium, Taxes & Charges. Premiums quoted are indicative and subject to underwriting acceptance by the insurer. Applicable Goods and Services Tax (GST), cess, statutory levies and stamp duty will be charged additionally at the prevailing rates. Tax benefits, where available, are subject to the provisions of the Income-tax Act, 1961 (including, where applicable, Sections 80C, 80D and 10(10D)) and are subject to amendment from time to time. Users are advised to consult their tax advisors for personal applicability. AIBPL does not collect any separate fee or charge from policyholders for routine policy servicing.

8. No Solicitation Outside India / Jurisdiction. The information on this Website is intended only for residents of India and only in jurisdictions where AIBPL is permitted to operate under applicable law. Nothing on this Website shall be construed as an offer, solicitation or invitation in any jurisdiction where such offer or solicitation would be unlawful. Insurance is the subject matter of solicitation.

9. Third-Party Content & Links. This Website may contain links to or content from third parties, including insurers, TPAs, payment gateways, regulators and partners. AIBPL does not endorse and is not responsible for the content, privacy practices, products, services or accuracy of any third-party website or material. Use of any such third-party website is governed by its own terms and privacy policy.

10. Use of the Website. This Website may be used only for lawful, personal and non-commercial purposes connected with the purchase or servicing of insurance. Any unauthorised use, reverse engineering, scraping, framing, mirroring, or use for any purpose other than as intended is strictly prohibited. AIBPL reserves the right to modify, suspend or discontinue any part of the Website at any time without prior notice.

11. Intellectual Property. All trademarks, logos, service marks, designs and content on this Website are the property of AIBPL or its licensors and are protected under applicable law. No content may be copied, reproduced, distributed or used without the prior written consent of AIBPL or the respective rights owner. Insurer logos are displayed solely to identify the underwriting insurer and do not imply any partnership, joint venture or endorsement beyond the distribution arrangement.

12. Privacy & Data Protection. Personal information collected through this Website is processed in accordance with our Privacy Policy and applicable laws, including the Digital Personal Data Protection Act, 2023 and IRDAI guidelines. By using this Website, the user consents to such collection, processing and sharing of personal data with insurers, TPAs and other service providers

to the extent required for the purposes of insurance solicitation, placement, servicing and statutory/regulatory compliance.

13. Spurious Calls & Fraud Warning. IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. AIBPL will never ask policyholders to deposit money in personal accounts or share OTPs, passwords or CVV.

14. Limitation of Liability. To the maximum extent permitted by law, AIBPL, its directors, officers, employees and affiliates shall not be liable for any direct, indirect, incidental, consequential, special, punitive or exemplary damages arising out of or in connection with the use of, or inability to use, this Website or reliance on any information contained herein, even if AIBPL has been advised of the possibility of such damages.

15. Force Majeure. AIBPL shall not be responsible for any failure or delay in performance due to causes beyond its reasonable control, including but not limited to acts of God, government action, pandemic, regulatory restriction, internet/telecom outages, cyber-attacks, fire, flood or labour disturbance.

16. Updates to this Disclaimer. AIBPL may modify this Disclaimer from time to time to reflect changes in law, regulation or business practice. The version published on this Website shall be the version in force. Users are advised to review this page periodically.

17. Governing Law & Jurisdiction. This Disclaimer and any dispute arising in connection with the use of this Website shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of the courts at Mumbai, Maharashtra, without prejudice to the policyholder's statutory rights under applicable law.

A current list of IRDAI-licensed brokers, including AIBPL, can be verified on the IRDAI policyholder portal at <https://policyholder.gov.in/en/web/guest/list-of-brokers>. For complaints or grievances, please refer to AIBPL's separate **Grievance Redressal Policy** published on this Website.

© AMICA INSURANCE BROKERS PVT. LTD. All rights reserved.