HEADINGS

1. TERMS OF USE

Welcome to our portal. Please read these terms and conditions carefully prior to using our portal. These terms and conditions set out the legal terms that apply to your usage of this portal. By using this portal you agree to these terms and conditions. If you disagree with any part of these terms and conditions please do not use our portal.

The term "Allianz Partners" "our" "us" or "we" refers to the owner of the portal whose registered name is AWP P & C SA and administered by Allianz Assistance, a trading name of AWP Assistance UK Ltd. Registration no: 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

2. CHANGES TO THESE TERMS AND CONDITIONS

We reserve the right to unilaterally amend these terms and conditions at any time and without prior notice to you. In the event that we do, such changes shall take immediate effect upon being posted on our portal. Accordingly, you agree to check these terms and conditions periodically, and you also agree that your continued use of our portal indicates your agreement to be bound by such changes.

3. USE OF CONTENT

Our portal and the content are available only for your non-commercial, private, personal use. You may not use the Content in any other way for any other purpose.

4. PRIVACY AND SECURITY

For information about our privacy and security practices, including our practices for data security, please see our Privacy Policy.

5. COOKIES

For information on our cookies policy please access: [insert link] By continuing to access this portal, you have consented to the use of cookies for the sake of efficiency and ease of use.

6. ACCESSIBILITY

We are not liable of any loss or damage arising as a result of the temporary suspension or loss of access to our portal or any individual component of our portal for any reason.

7. USE OF OUR PORTAL

You agree not to take any action, direct or indirect, that will or may compromise the security and operability of our website or that may enable any third party to do so. You will not facilitate in or engage in any actions which might destabilize out the portal or result in Denial of Service.

You agree to not to add any unauthorized content or links to any part of our portal. Unauthorized access of our website may give rise to a claim for damages and/or constitute a criminal offense. You agree to indemnify Allianz Partners for all losses, damages, liabilities and expenses incurred as a result of any third party claim howsoever arising in respect of your unauthorized use of or interference with our portal.

In the event that you download or print any content from our portal then you agree that you shall not use such content for commercial purposes without our prior written consent. Furthermore, you agree that you shall not alter, tailor or deface any such material downloaded in any way, and/or so as to misrepresent the source of such content as any belonging to any other apart from https://allianz-protection.com/

You agree to put in place adequate security protection to prevent against infection, viruses, spyware, malware and/or other harmful code on the equipment you use to access or download from our website. Accordingly, we shall not be liable for any loss or damage arising from any virus, or other malware to your computer equipment, programs, data or other proprietary material due to your use of our portal or the downloading by you of content from our portal.

8. INTELLECTUAL PROPERTY

This portal contains material that is owned by or licensed to us. ("Intellectual Property Rights"). This material includes but is not limited to the design, layout, look, appearance, material, and graphics. Reproduction is prohibited in accordance with the terms of our copyright notice which forms part of these terms and conditions. Nothing in these terms and conditions of use grants you any right, title or interest to any of the Intellectual property rights on or within any materials posted on our portal. You agree to comply with any/all applicable laws pertaining to the Intellectual property attached to our portal irrespective of what jurisdiction you are accessing the portal from.

9. COPYRIGHT

All information, material, and concepts on or comprised in this website are exclusively owned by and subject to the copyright and other intellectual property rights of us and/or Allianz Group companies. They may not be separately represented or reproduced. You are not authorized to alter or attempt to alter or vary any information, material or concepts on or comprised in this portal or to access or use this portal other than for the purpose of making legitimate use of the services offered on this portal.

10. LINKS TO OTHER WEBSITES

This portal may contain links to other websites. These links are provided for information purposes only. Allianz Partners has no control over the content of third party non Allianz Partners websites, apps,

resources or materials and so cannot and does not accept responsibility for them or for any loss or damage that may arise from your use of them. Where you do access such websites, such websites will have their own terms and conditions of usage attached, and we encourage you to read them in full before accessing or using that particular website. Allianz Partners makes no assurance, representation, express or implied, in relation to third party websites.

11. LIMITATION OF LIABILITY AND DISCLAIMER OF WARRANTY

- To the fullest extent permitted by law, Allianz Partners exclude any and all liability for any direct, indirect, special, punitive, incidental, exemplary or consequential damages or any damages whatsoever, and howsoever arising from:
 - Loss of use, loss of data, loss of income or revenue, loss of profits or contracts, loss of business, business interruption, loss of anticipated savings, loss of goodwill, loss of opportunity, litigation or any other pecuniary loss arising out of or in any way connected with the use or performance of our website and portals;
 - the delay or inability to use our website and portals, or with the provision of, or failure to make available any information, services, products, materials or other resources available on or accessible through the site and/or portal even if advised of the possibility of such damages arising or even if such loss or damage is foreseeable.
 - Allianz Partners shall endeavour to ensure that the information, materials and resources
 provided on our website and portals will be as up to date, accurate and complete as possible.
 However, we make no representation or warranty in this regard. Equally, we do not warrant
 or make any representation that the information and materials contained on our website and
 portals are suitable for any particular purpose for which they are sought. In addition we
 expressly exclude all warranties, conditions or representations of whatsoever nature in relation
 to our website, howsoever implied.

12. INDEMNITY

You agree to indemnify, defend and hold Allianz Partners harmless from any liability loss, claim, damage or expense howsoever arising relating to your violation of these terms and conditions of use.

13. NO OFFER

No information provided by the portal should be interpreted as an offer for insurance.

14. SERVICES

Login through our portal is provided strictly to facilitate registered policyholders with the ability to access the policy information and administrate the policy contract by modifying or cancelling or make other requests online and not for any other purpose. The user will be able to initiate online all requests related to contract changes

Policy consultation

Policy documents

Redirection to the Claim portal

Personal Data modification

Policy changes (Cancellation or modification)

Request management

Services are designed to work together, making it easier for you to move through the portal from one functionality to another.

In the event that you wish to avail of the services of portal, you undertake that all information provided in accessing and using the portal is true, complete and accurate. We reserve the right to terminate access to the portal at our discretion.

15. LOGGING

By logging in, and clicking your acceptance to these terms and conditions, you confirm that you have read and agree to be bound by these terms and conditions. If certain features of the portal or services are subject to additional terms, provisions or guidelines, they will be communicated during the customer journey.

As part of the logging, you are required to choose an email address.

If you logging into the service, you are solely responsible for maintaining the confidentiality of your registration information, and for any failure to do so. You are solely responsible for all use of the services by you and anyone you allow to access the services. You may not sub-license, transfer, sell or assign your login information to any third party. Any attempt to do so will be null and void and shall be considered a material breach of these terms and conditions.

If you have reason to believe that your account is no longer secure (e.g., loss, theft or unauthorized disclosure or use of your login information or computer or mobile device used to access the Service), you must promptly change the affected logging information and notify us via the Contact Us in the FAQ page.

16. GENERAL TERMS AND CONDITIONS

If any part of these terms is deemed invalid, illegal, or unenforceable then such part shall not affect the validity and enforceability of the remaining parts. Any failure by us to enforce our rights or remedies under

these terms and conditions of Use or otherwise shall not be construed as a waiver by us of those or any other rights or remedies.

17. GOVERNING LAW

These terms and conditions and any dispute arising out of this portal or its materials shall be governed by and construed in accordance with the Laws of UK. Any legal action or proceeding between Allianz Partners and you related to these terms and conditions of use or this website shall be brought exclusively in a court of competent jurisdiction sitting in the UK. All rights not expressly granted in these terms and conditions are reserved to Allianz Partners.

18. DISCLOSURE OF INFORMATION

We may disclose user information to service providers (appointed by us), regulatory bodies and/or our partners inside and outside the European Economic Area. The disclosure of member information will only happen when required for the provision of services to you, or where we are required by law to do so. In all situations other than those noted above, we will ask for your explicit authorization before using or disclosing information about you. If you have previously provided authorization, you may revoke it at any time for the future use of your information. To see our privacy statement in full please click here.

19. MISCELLANEOUS

These terms and conditions are written and provided in English, and any provided translation will be governed by the English version. The headings used herein are for convenience only and will be given no effect in the construction of interpretation of these terms and conditions

These Terms of Use were last revised, and are effective as of, November 2022