



RAK Insurance Online E-Payment Terms and Conditions

This website contains material which is owned and operated by Ras Al Khaimah National Insurance Co. PSC (RAK Insurance). RAK Insurance is a Public Shareholding Company incorporated in the Emirate of Ras Al Khaimah, United Arab Emirates, whose registered office is in Al Jezaa Street, Al Nakheel, near Double Tree Hilton Hotel, Ras Al Khaimah.

Please read these terms carefully before using the RAK Insurance Online E-Payment Facility. Using this facility on our website indicates that you accept irrevocably these terms and conditions which may unilaterally and at the discretion of RAK insurance be amended from time to time.

Business / Website Activities or Complete description of services

RAK Insurance online portal facilitates;

- i. Buying insurance policies online along with online payment.
- ii. Recurring payments towards existing policies /products.

General Conditions

All payments are subject to the following terms and conditions:

The customer using the website who are Minor /under the age of 21 lunar years shall not register as a User of the website and shall not transact on or use the website (Age of consent is mentioned as per the applicable law). The Age of Consent in UAE is 21 lunar years (Article 85 of the UAE Civil Transaction Law) which is the equivalent approximately to 20 years, 4 months, 20 days of the Gregorian Calendar.

When RAK Insurance receives a transaction instruction from you through the payment gateway, we will be entitled to debit the amount of payment plus any charges payable for the transaction from the account/debit or credit card you have specified. We shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the bank or the credit card agency to perform any of its obligations.

We shall be under no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any transaction, by the card issuing entity/bank.

RAK Insurance is under no obligation to bring this fact to your attention if the card supplier declines payment. You should check with your bank/credit card supplier for the transaction detail from your account.

The data that you provide during this transaction will only be used for the purpose of recording your payment and will be kept confidential as per United Arab Emirates Laws and regulations.

In no event will RAK Insurance be liable for any damages whatsoever arising out of the use, inability to use, or the results of use of this site, any websites linked to this site, or the materials or information contained at any or all such sites, whether based on warranty, contract, tort or any other legal theory and whether or not advised of the possibility of such damages.

Please note that you cannot claim any other compensation for cancelled payments.



Method of Payments and card type accepted

We accept Debit Cards and all Major Credit Cards (Visa, Mastercard, American Express & JCB/Diners for online purchases. RAK Insurance (URL) will not collect / capture / store any credit card information pertaining to the customer via telephone / email.



Transaction currency – AED

All rates and fees are displayed in AED – United Arab Emirates currency.

Pricing

The premium amounts quoted on the Website are subject to change and may also vary from time to time depending on the payment **method** chosen.

Country of merchant domicile

The country of merchant domicile is United Arab Emirates and the laws of the United Arab Emirates shall govern this Agreement without giving effect to the conflict of laws and principles. Each party agrees to fully comply with United Arab Emirates laws in its performance of this Agreement.

Confirmation of Payment

You will receive a confirmation of your payment by email as well as an on screen confirmation after you make the payment.

Delivery policy

Your confirmed policies will be sent to your registered email id within 3 business days subject to completion of required documents and corresponding payments. RAK Insurance will NOT deal nor provide any services or products to any of the entities, companies, individuals or countries mentioned in the sanctions lists established (as may be updated from time to time) by United Arab Emirates and/or United Nations and/or European Union and/or United Kingdom and/or United States of America.

Online Privacy Policy

All credit/debit cards details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties, unless entitled by the applicable laws and regulations.

We will endeavor to treat all your Personal Information as private and confidential and we will not disclose any of your information to anyone unless we are required in connection with any legal proceedings or prospective legal proceedings, and in order to establish, exercise or defend our legal rights.

The Website Policies and Terms & Conditions may be changed or updated occasionally at any time and at the absolute discretion of RAK insurance to meet the requirements and standards. Such modifications will become effective on the day they are posted, and encourages you to frequently review the Privacy Policy for any modifications.



Refund and Cancellation Policy

Policies that are eligible for refund (Please refer to the terms and conditions of the corresponding policy) will be processed within 30 business days subject to a deduction of bank charges or other applicable charges if any.

Refunds will be done through the Original Mode of Payment

Governing law

Any purchase, dispute or claim arising out of or in connection with this website and/or with These Terms and Conditions shall be governed and construed in accordance with the laws of United Arab Emirates without giving effect to the conflict of laws and principles.

Jurisdiction

All disputes arising out of or related to agreements or the member's participation in RAK Insurance services shall be resolved by the competent courts in United Arab Emirates.

Indemnity

You agree to indemnify and hold us, RAK Insurance, our subsidiaries, and affiliates, and their respective officers, agents, partners and employees, harmless from any loss, liability, demand, claim or legal proceedings brought or threatened, including expenses of any character suffered or incurred arising out of your use of the Website in violation of these Terms and Conditions, and/or a breach of these Terms and Conditions.

Amendments

We may any time and at our absolute discretion vary these Terms and Conditions of Online E Payment facility.

Contact Information

Please email us at info@rakinsurance.com or call us on **800 7254 (RAKI)** if you have a query or experience any problems. Please note that we can only respond during our office hours **6.00am - 11:00pm Sunday to Saturday** except public holidays.