

Welcome to [www.apnapolicy.co.in](http://www.apnapolicy.co.in) website (the "Site") or (the "Mobile Application"). Apna Policy provides its services to you subject to the following conditions. Before you may use the Site / Mobile Application, you must read and accept all of the terms and conditions in, and linked to, this Terms of Use, the linked Privacy Policy and other Legal and Admin Policies.

We strongly recommend that, as you read this ToU, you also access and read the linked information, since it is incorporated into and hereby made part of this ToU. This ToU is effective upon acceptance. Use of any functionality of the Site / Mobile Application constitutes acceptance of this ToU. If this ToU conflicts with any other documents, the ToU will control for the purposes of usage of the Site / Mobile Application. If you do not agree to be bound by this ToU and the Privacy Policy, you may not use the Site / Mobile Application in any way. Be sure to return to this page periodically to review the most current version of the ToU. We reserve the right, at any time, at our sole discretion, to change or otherwise modify the TOU without prior notice, and your continued access or use of this Site / Mobile Application signifies your acceptance of the updated or modified TOU.

You understand that in case of your non-compliance (intentional or otherwise) with the Privacy Policy, Terms of Use and other Legal and Admin Policies for access or usage of the Site / Mobile Application, Apna Policy reserves the right to terminate your access to the Site / Mobile Application and/or your account ("collectively referred to as Access") or remove such non-compliant information (if any) provided by you, or both.

By agreeing to these Terms Of Use, you hereby provide a formal mandate to Apna Policy to represent you to the insurer and communicate the grant of a cover to you after effecting the insurance. Such mandate shall be valid for a period of 18 months, unless otherwise agreed between Apna Policy and you. Please note that no mandate is required for pre-underwritten policies or individual policies.

## 1. Description of Services

In the Site / Mobile Application, Apna Policy provides users with access to information primarily about Financial and Insurance products and services including but not restricted to General Insurance, Life Insurance products and related services (including but not limited to renewals) (the "Service"). You are responsible for obtaining access to the Site / Mobile Application, and that access may involve third-party fees (such as Internet service provider or airtime charges). In addition, you must provide and are responsible for all equipment necessary to access the Site / Mobile Application. By making use of this Site / Mobile Application, and furnishing your personal / contact details, you hereby agree that you are interested in availing and purchasing the Service(s) that you have selected. You hereby agree that Apna Policy may contact you either electronically or through phone, to understand your interest in the selected products and Service(s) (like renewals, reminders etc.) and to fulfill your demand. You also agree that Apna Policy reserves the right to make your details available to its affiliates and partners and you may be contacted by the affiliates and partners for information and for sales through email, telephone and/or sms. You agree to receive promotional materials and/or special offers from Apna Policy through email or sms.

## 2. License and Site / Mobile Application Access

Apna Policy grants you a limited license to access and make personal use of the Site / Mobile Application and the Service. This license does not include any downloading or copying of any kind of information for the benefit of another individual, vendor or any other third party; caching, unauthorized hypertext links to the Site / Mobile Application and the framing of any Content available through the Site / Mobile Application uploading, posting, or transmitting any content that you do not have a right to make available (such as the intellectual property of another party); uploading, posting, or transmitting any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment; any action that imposes or may impose (in Apna Policy's sole discretion) an unreasonable or disproportionately large load on Apna Policy's infrastructure; or any use of data mining, robots, or similar data gathering and extraction tools. You may not bypass any measures used by Apna Policy to prevent or restrict access to the Site / Mobile Application. Any unauthorized use by you shall terminate the permission or license granted to you by Apna Policy. By using the Site / Mobile Application you agree not to: (i) use this Site / Mobile Application or its contents for any commercial purpose; (ii) make any speculative, false, or fraudulent transaction or any transaction in anticipation of demand; (iii) access, monitor or copy any content or information of this Site / Mobile Application using any robot, spider, scraper or other automated means or any manual process for any purpose without our express written permission; (iv) violate the restrictions in any robot exclusion headers on this Site / Mobile Application or bypass or circumvent other measures employed to prevent or limit access to this Site / Mobile Application; (v) take any action that imposes, or may impose, in our discretion, an unreasonable or disproportionately large load on our infrastructure; (vi) deep-link to any portion of this Site / Mobile Application (including, without limitation, the purchase path for any service) for any purpose without our express written permission; or (vii) "frame", "mirror" or otherwise incorporate any part of this Site / Mobile Application into any other website without our prior written authorization.

### 3. Eligibility

The Service is not available to minors under the age of 18 or to any users suspended or removed from the system by Apna Policy for any reason. Users may not have more than one active account. Additionally, users are prohibited from selling, trading, or otherwise transferring their accounts to another party. If you do not qualify, you may not use the Service or the Site / Mobile Application.

### 4. Your Account

In consideration of your use of the Site / Mobile Application, you represent that you are of legal age to form a binding contract and are not a person barred from receiving services under the laws of India or other applicable jurisdiction and will only use the Site / Mobile Application to make legitimate purchases for you or for another person for whom you are legally authorized to act (and will inform such other persons about the ToU and/or Privacy Policy) that apply to the purchase you have made on their behalf (including all rules and restrictions applicable thereto). You also agree to provide true, accurate, current and complete information about yourself as prompted by the Site / Mobile Application. If you provide any information that is untrue, inaccurate, not current or incomplete (or becomes untrue, inaccurate, not current or incomplete), or Apna Policy has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, Apna Policy has the right to suspend or terminate your account and refuse any and all

current or future use of the Site / Mobile Application (or any portion thereof). If you use the Site / Mobile Application, you are responsible for maintaining the confidentiality of your account and password, and for restricting access to your computer. You agree to accept responsibility for all activities that occur under your account or password. Because of this, we strongly recommend that you exit from your account at the end of each session. You agree to notify Apna Policy immediately of any unauthorized use of your account or any other breach of security. Apna Policy reserves the right to refuse service, terminate accounts, or remove or edit content in its sole discretion. Notwithstanding the above, we retain the right at our sole discretion to deny access to anyone to the Site / Mobile Application and the Services we offer, at any time and for any reason, including, but not limited to, for violation of the ToU or Privacy Policy. Additional terms and conditions will apply to your purchase of Services that you select. Please read these additional terms and conditions carefully. You agree to abide by the terms and conditions of purchase imposed by any service provider with whom you elect to deal, including, but not limited to, payment of all amounts when due and compliance with the service provider's rules and restrictions regarding use of products, and/or Services. You agree that any violation of any such service provider's rules and restrictions may result in cancellation of your purchase(s), in your being denied access to the applicable service(s), in your forfeiting any monies paid for such Services, and/or in our debiting your account for any costs we incur as a result of such violation.

#### 5. Submitted Content

Apna Policy does not claim ownership of any materials you make available through the Site / Mobile Application. At Apna Policy's sole discretion, such materials may be included in the Service in whole or in part or in a modified form. With respect to such materials you submit or make available for inclusion on the Site / Mobile Application, you grant Apna Policy a perpetual, irrevocable, non-terminable, worldwide, royalty-free and non-exclusive license to use, copy, distribute, publicly display, modify, create derivative works, and sublicense such materials or any part of such materials (as well as use the name that you submit in connection with such submitted content). You hereby represent, warrant and covenant that any materials you provide do not include anything (including, but not limited to, text, images, music or video) to which you do not have the full right to grant the license specified in this Section 4. We take no responsibility and assume no liability for any submitted content posted or submitted by you. We have no obligation to post your comments; we reserve the right in our absolute discretion to determine which comments are published on the Site / Mobile Application. If you do not agree to these terms and conditions, please do not provide us with any submitted content. You agree that you are fully responsible for the content you submit. You are prohibited from posting or transmitting to or from this Site / Mobile Application: (i) any unlawful, threatening, libelous, defamatory, obscene, pornographic, or other material or content that would violate rights of publicity and/or privacy or that would violate any law; (ii) any commercial material or content (including, but not limited to, solicitation of funds, advertising, or marketing of any good or services); and (iii) any material or content that infringes, misappropriates or violates any copyright, trademark, patent right or other proprietary right of any third party. You shall be solely liable for any damages resulting from any violation of the foregoing restrictions, or any other harm resulting from your posting of content to this Site / Mobile Application.

#### 6. Disclaimer of Liability and Warranty

The Content, Products, and Services Published on this Site / Mobile Application may include inaccuracies or errors, Including Pricing errors. We do not guarantee the accuracy of , and disclaim all liability for any errors or other inaccuracies relating to the information and description of the content, products, and services we expressly reserves the right to correct any pricing errors on the Site / Mobile Application and/or on pending reservations made under an incorrect price. Apna Policy makes no representation about the suitability of the information, Software, products, and services contained on this Site / Mobile Application for any purpose, and the inclusion or offering of any products or services on this Site / Mobile Application does not constitute any endorsement or recommendation of such products or services. All such information, software, products, and services are provided "AS IS" without warranty of any kind. Apna Policy disclaims all warranties and conditions that this Site / Mobile Application, its services or any email sent from Apna Policy, its affiliates, and/or their respective or associated service providers are free of viruses or other harmful components. Apna Policy hereby disclaims all warranties and conditions with regard to this information, software, products, and services, including all implied warranties and conditions of merchantability, fitness for a particular purpose, title, and no infringement. The service providers providing services on this Site / Mobile Application are independent affiliates and Apna Policy are not liable for the acts, errors, omissions, representations, warranties, breaches or negligence of any such service providers or for any personal injuries, death, property damage, or other damages or expenses resulting therefore. Apna Policy and its affiliates have no liability and will make no refund in the event of any delay, cancellation, strike, force majeure or other causes beyond their direct control, and they have no responsibility for any additional expense omissions delays or acts of any government or authority. In no event shall Apna Policy and/or its affiliates be liable for any direct, indirect, punitive, incidental, special, or consequential damages arising out of, or in any way connected with, your access to, display of or use of this Site / Mobile Application or with the delay or inability to access, display or use this Site / Mobile Application (including, but not limited to, your reliance upon opinions appearing on this Site / Mobile Application; any computer viruses, information, software, linked sites, products, and services obtained through this Site / Mobile Application; or otherwise arising out of the access to, display of or use of this Site / Mobile Application) whether based on a theory of negligence, contract, tort, strict liability, or otherwise, and even if Apna Policy and/or its affiliates their respective service providers have been advised of the possibility of such damages.

#### 7. Disclaimer of Online Availability, Impressions, And Click-Throughs

In addition to the other disclaimers and limitations discussed in this notice, there are no guarantees and no warranties regarding online availability, impressions, and click-through of www.Apna Policy.com, its web pages, and any material, information, links, or content presented on the web pages at www.Apna Policy.com. Apna Policy.com, its web pages, and any material, information, links, or content presented on the web pages at www.Apna Policy.com, may be unavailable for online access at anytime. Advertising sponsors and advertising, if any and if permitted, must be approved by Apna Policy before the posting of any advertising material, information, links, content, banners, and graphics on www.Apna Policy.com. Apna Policy reserves the right to accept or to reject any advertising sponsor or any advertising for any reason

#### 8. Cancellation & Refund/Chargeback Terms and Conditions

#### (a) Free look period Cancellation and Refund

As per the IRDAI rules and regulations, you have the right to cancel your insurance policy within 15(fifteen) days from the date of (online) receipt of insurance policy (referred to as "Free look period") and refund of your premium amount shall be processed as per the applicable process and procedures followed by the insurer. This Free look facility can be availed only for Life and Health insurance policies, subject to certain other terms and conditions specified by IRDAI. We encourage all our customers to read the insurance policy document carefully and avail the free look facility in case the terms and conditions of the insurance policy document don't match your insurance requirements. Further, you understand that once you place a cancellation request within the Free look period, the policy gets cancelled and entire premium is refunded to you subject to deduction of (i) charges pertaining to medical tests conducted (ii) administrative and service cost like stamp duty etc. and; (iii) Charges for mortality for the period the policy was in force. Please note such deduction is at the sole discretion of the insurer.

All payments with respect to refunds as stated under this paragraph 1 shall be the sole responsibility of the insurer per the rules and regulations laid down by the IRDAI. You understand that Apna Policy has tied up with RBI authorized payment gateways to allow you to make online payments towards your insurance premium amount and is only acting as a mere facilitator and providing its assistance to its customers for speedy refunds.

#### (b) Chargebacks

You (cardholder) may dispute a transaction carried out through our Website and file a Chargeback with your issuing bank for the reversal of that transaction. Chargeback allows transactions to be reversed by you under specified circumstances such as, on account of (i) alleged forgery of the card number / bank account or other details (ii) any charge/debit made on a card that has been listed as a hot listed card or otherwise listed on the card association (Visa, MasterCard, etc.) warning bulletins (iii) duplicate processing of the transaction; or (iv) for other reasons as per applicable rules and guidelines issued by RBI, card Associations, your card/payment instrument issuing bank etc. However, we reserve the right to reject a Chargeback, including but not limited to, under the following circumstances:

1. In the event your medical tests or underwriting is in process with your chosen insurer, not exceeding a period of 3 months from the date of your insurance policy application
2. In the event there is any delay caused on the part of the insurer in conducting medical tests or during the process of medical underwriting or issuance of insurance policy or any service provided by the insurer in connection with the insurance policy issuance, not exceeding a period of 3 months from the date of your insurance policy application
3. In case your insurance policy application is rejected by the insurer, post your medical test

Our Company shall not be liable to you, in any form or manner whatsoever, for any claims, disputes, proceedings which may arise in connection with Chargebacks initiated by you in the circumstances as specified under (a), (b) and (c) herein above.

9. Additional Terms and Conditions of proposal form (applicable for health insurance products only):

(i) You hereby declare, on your behalf and on behalf of all persons proposed to be insured, that the statements, answers and/ or particulars given by you are true and complete in all respects to the best of your knowledge and that you are authorized to propose on behalf of these other persons.

(ii) You understand that the information provided by you will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurer and that the policy will come into force only after full payment of the premium chargeable.

(iii) You further declare that you will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the insurance company.

(iv) You declare that you consent to the insurance company seeking medical information from any doctor or hospital who/which at any time has attended on the person to be insured/proposer or from any past or present employer concerning anything which affects the physical or mental health of the person to be insured/proposer and seeking information from any insurer to whom an application for insurance on the person to be insured/proposer has been made for the purpose of underwriting the proposal and/or claim settlement.

(v) You authorize the Apna Policy/insurance company to share information pertaining to your proposal including the medical records of the insured/ proposer for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority.

(vi) You consent to and authorize any of insurance company's authorized representatives not being direct employees of the company to seek medical information required for the purpose of policy issuance or claim settlement under this policy from any hospital/medical practitioner that you or any person proposed to be insured/insured has attended or may attend in future concerning any disease or illness or injury.

10. You understand agree that (section 41 of Insurance Act)

a) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers.

b) Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

#### 11. Customer Due Diligence requirements (CDD)

You agree and acknowledge that for undertaking any financial transaction through the website, Our Company may undertake client/customer due diligence measures and seek mandatory information required for KYC purpose which as a customer you are obliged to give, while facilitating your request of insurance requirements with the insurance company(ies), in accordance with applicable laws and rules. Where required, you hereby consent to and authorize Our Company to obtain your credit information through authorized entities. Our Company may obtain sufficient information to establish, to its satisfaction or the insurance company, the identity of each new customer, and the purpose of the intended nature of insurance relationship between you and the insurance company(ies). You agree and understand that you shall ensure that any payment towards insurance premium is remitted only through your bank account or from a joint bank account in which you are a joint holder. In the event, payment towards insurance premium is remitted through a bank account opened in the name of a third party(i.e. not being in your name), you agree and acknowledge that Our Company can undertake enhanced due diligence measures(including any documentation), to satisfy itself relating to customer due diligence requirements. You further agree and acknowledge that, in line with the requirements and obligations under the PMLA Act and rules, all refunds shall be processed by the insurance company(ies) through us to the bank account which was used to remit payment of insurance premium.

#### 12. License Disclaimer

Nothing on any Apna Policy website shall be construed as conferring any license under any of Apna Policy's or any third party's intellectual property rights, whether by estoppel, implication, or otherwise.

#### 13. Local Laws

Apna Policy is compliant as per the local, state and central laws. We endeavour to provide information under its control or possession, or assistance to any Government agency which is lawfully authorised to investigate or protect cybersecurity activities, for the purposes of verification of identity, or for the prevention, detection, investigation, or prosecution, of offences under any law for the time being in force, or for cyber security incidents as soon as possible, but not later than seventy two hours of the receipt of an order or as per the timelines specified in any government or regulatory order. Accordingly, our Grievance officer and our legal team is authorized to receive and acknowledge any order, notice or direction issued by the Appropriate Government, any competent authority, or a court of competent jurisdiction. Apna Policy controls and operates this Website from its headquarters in Gurgaon, India and makes no representation that the materials on the website are appropriate or available for use in other locations. If you use this Website from other locations, you are responsible for compliance with applicable local laws including but not limited to the export and import regulations of other countries. Unless otherwise explicitly stated, all marketing or promotional materials found on this Website are solely directed to individuals, companies or other entities located in India and comply with the laws prevailing for the time being in force in India. Disputes if any shall be subject to the exclusive jurisdiction of Courts at Gurgaon.

#### 14. Limitation of Liability

You expressly understand and agree that Apna Policy and its subsidiaries, affiliates, officers, employees, agents, partners and licensors shall not be liable to you for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses (even if Apna Policy has been advised of the possibility of such damages), resulting from use of the Site / Mobile Application, content or any related services. If, despite the limitation above, Apna Policy or its Affiliates are found liable for any loss or damage which arises out of or in any way connected with any of the occurrences described above, then the liability of Apna Policy and/or Its Affiliates will in no event exceed, in the aggregate, the greater of (a) the service fees you paid to Apna Policy in connection with such transaction(s) on this Site / Mobile Application, or (b) Rupees One Hundred only (INR 100) The limitation of liability reflects the allocation of risk between the parties. The limitations specified in this section will survive and apply even if any limited remedy specified in these terms is found to have failed of its essential purpose. The limitations of liability provided in these terms inure to the benefit of Apna Policy, Its affiliates, and/or their respective service providers.

#### 15. Indemnity

You agree to indemnify and hold Apna Policy (and its officers, directors, agents, subsidiaries, joint ventures, and employees) harmless from any and against any claims, causes of action, demands, recoveries, losses, damages, fines, penalties or other costs or expenses of any kind or nature, including reasonable attorneys' fees, or arising out of or related to your breach of this ToU, your violation of any law or the rights of a third party, or your use of the Site / Mobile Application.

#### 16. Electronic Communication

When you use the Site / Mobile Application or send emails to Apna Policy, you are communicating with Apna Policy electronically. You consent to receive communications from Apna Policy electronically (including your email ID and WhatsApp). Apna Policy may communicate with you by email or by posting notices on the Site / Mobile Application or by phone or usually available means of communication (including WhatsApp). You agree that all agreements, notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

#### 17. Site-Provided Email and Postings

The Site / Mobile Application may provide users with the ability to send email messages to other users and non-users and to post messages on the Site / Mobile Application. Apna Policy is under no obligation to review any messages, information or content ("Postings") posted on the Site / Mobile Application by users and assumes no responsibility or liability relating to any such Postings. Notwithstanding the above, Apna Policy may from time to time monitor the Postings on the Site / Mobile Application and may decline to accept and/or remove any email or Postings. You understand and agree that you shall not to use any functionality provided by the Site / Mobile Application to post content or initiate communications or host, display, upload, modify, publish, transmit, store, update or share any information that contain: (i) Any unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, obscene, profane, hateful, racially, ethnically or otherwise objectionable material of any kind, including, but not limited to, any material which encourages conduct that would



constitute a criminal offense, give rise to civil liability or otherwise violate any applicable local, state, national or international law for the time being in force or is defamatory, obscene, pornographic, paedophilic, invasive of another privacy including bodily privacy, insulting or harassing on the basis of gender, libellous, racially or ethnically objectionable, relating or encouraging money laundering or gambling, or otherwise inconsistent with or contrary to the laws in force; (ii) Advertisements or solicitations of any kind; (iii) Impersonate others or provide any kind of false information or belongs to another person and to which the user does not have any right; (iv) Personal information such as messages which state phone numbers, account numbers, addresses, or employer references.; (v) Messages by non-spokesperson employees of Apna Policy purporting to speak on behalf of Apna Policy or containing confidential information or expressing opinions concerning Apna Policy; (vi) Messages that offer unauthorized downloads of any copyrighted or private information or infringes any patent, trademark, copyright or other proprietary rights; (vii) Multiple messages placed within individual folders by the same user restating the same point; (viii) Chain letters of any kind; (ix) Identical (or substantially similar) messages to multiple recipients advertising any product or service, expressing a political or other similar message, or any other type of unsolicited commercial message; (x) is harmful to child; (xi) deceives or misleads the addressee about the origin of the message or knowingly and intentionally communicates any information which is patently false or misleading in nature but may reasonably be perceived as a fact; (xii) impersonates another person; (xiii) threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign States, or public order, or causes incitement to the commission of any cognisable offence or prevents investigation of any offence or is insulting other nation; (xiv) contains software virus or any other computer code, file or program designed to interrupt, destroy or limit the functionality of any computer resource; or (xv) is patently false and untrue, and is written or published in any form, with the intent to mislead or harass a person, entity or agency for financial gain or to cause any injury to any person. This prohibition includes but is not limited to a) Using Apna Policy to send messages to people who don't know you or who are unlikely to recognize you as a known contact; b) Using Apna Policy to connect to people who don't know you and then sending unsolicited promotional messages to those direct connections without their permission; and c) Sending messages to distribution lists, newsgroup aliases, or group aliases.

#### 18. Links

The Site / Mobile Application or third parties may provide links to other World Wide Web sites or resources. Because Apna Policy has no control over such sites and resources, you acknowledge and agree that Apna Policy is not responsible for the availability of such external sites or resources, and does not endorse and is not responsible or liable for any content, advertising, products or other materials on or available from such sites or resources. You further acknowledge and agree that Apna Policy shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such Site / Mobile Application or resource.

#### 19. Access to Password Protected/Secure Areas

Access to and use of password protected and/or secure areas of the Site / Mobile Application is restricted to authorized users only. Unauthorized individuals attempting to access these areas of the Site / Mobile Application may be subject to prosecution.

## 20. Modification and Notification of Changes

Apna Policy reserves the right to make changes to the Site / Mobile Application, related policies and agreements, this ToU and the Privacy Policy at any time. If Apna Policy makes a material modification to this ToU, it may notify you by: (i) displaying a prominent announcement above the text of this ToU or the Privacy Policy, as appropriate, for thirty (30) days, being deemed sufficient notification, of such changes. After notice of a modification to the ToU or the Privacy Policy has been posted for 30 days, the notice will be removed. If you have not used the Site / Mobile Application for more than 30 days, you should check the ToU and/or Privacy Policy prior to any further use of the Site / Mobile Application. Should you wish to terminate your account due to a modification to the TOU or the Privacy Policy, you may do so by sending an email with the subject line "Termination" to the following email address: info@Apnapolicy.co.in. If you choose to continue using the Site / Mobile Application, you agree that by doing so you will be deemed to accept the new ToU or Privacy Policy, as relevant.

## 21. Trademarks

The trademarks, logos and service marks ("Marks") displayed on the Site / Mobile Application are the property of Apna Policy/its parent company and other associated parties and service providers. Users are prohibited from using any Marks for any purpose including, but not limited to use as metatags on other pages or sites on the World Wide Web without the written permission of Apna Policy or such third party which may own the Marks. All information and content including any software programs available on or through the Site / Mobile Application ("Content") is protected by copyright. Users are prohibited from modifying, copying, distributing, transmitting, displaying, publishing, selling, licensing, creating derivative works or using any Content available on or through the Site / Mobile Application for commercial or public purposes.

## 22. Survival of Terms After Agreement Ends

Notwithstanding any other provisions of this ToU, or any general legal principles to the contrary, any provision of this ToU that imposes or contemplates continuing obligations on a party will survive the expiration or termination of this ToU.

## 23. General

If any of these conditions are deemed invalid, void, or for any reason unenforceable, the parties agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the unenforceable condition shall be deemed severable and shall not affect the validity and enforceability of any remaining condition. Headings are for reference purposes only and do not limit the scope or extent of such section. This ToU and the relationship between you and Apna Policy will be governed by the laws of the India without regard to its conflict of law provisions. You and Apna Policy agree to submit to the personal jurisdiction of the courts located in Hyderabad jurisdiction with respect to any legal proceedings that may arise in connection with this ToU. The failure of Apna Policy to act with respect to a breach by you or others does not waive its right to act with respect to subsequent or similar breaches. Apna Policy does not guarantee it will take action against all breaches of this ToU. Except as otherwise expressly provided in this ToU, there shall be no

third-party beneficiaries to this ToU. This ToU constitutes the entire agreement between you and Apna Policy and governs your use of the Site / Mobile Application, superseding any prior agreements between you and Apna Policy with respect to the Site / Mobile Application.

Modified on: 30-March-2024