

## **Terms and Conditions:**

### **Welcome to U connect.**

Before visiting or using the pages, services and electronic-based features offered through our web portal and mobile application (hereby referred to as U connect), you should read carefully the following terms and conditions. By accepting these terms and conditions you are legally bound to follow these Terms and Conditions and your continued use of U connect constitutes your acceptance of any changes to these terms and conditions.

These terms and conditions apply EXCLUSIVELY to your access to, and use of U connect and to anything contained in U connect and do not alter or prejudice in any way the terms and conditions of any other agreement you may have with Universal Life Insurance Public Co Ltd (hereby referred to as Universal Life).

### **User's Obligations**

By User we mean any individual or natural person authorized by a legal entity that maintains an insurance policy with Universal Life and wants to access U connect.

U connect provides to our current clients information about their policies, claims, payments and also receives and/or provides information and certain documents electronically. Access to U connect is restricted and requires registration and the use of user identification (user name) in conjunction with a password. The password can be changed at any time by you from the Change Password option provided in U connect.

In using U connect, you agree:

(a) that unauthorized access to or use of U connect are strictly prohibited. At the registration you agree that you provide accurate and complete information. It is your responsibility to insert any and all changes to your personal data for the purposes of keeping such information up to date or inform us of any such need for changes if you are unable to update your information on your own. While you are logged in you agree that we are entitled to act on the instructions received under your user name and password.

(b) that you are responsible to keep your user name and password confidential and notify us immediately by calling 22882222 if you believe someone else has obtained or used your user name and password. We will block your access to U connect without prior access if we believe that any unauthorized access to your personal information has occurred or may occur.

(c) that you are responsible for disconnecting and clearing any information from telephone, personal computer or other equipment used to access U connect, before leaving such telephone, personal computer or equipment unattended.

(d) not to disrupt or interfere with the security of, or otherwise abuse, the services, systems, resources, accounts, servers or networks connected to or accessible through U connect or affiliated or linked websites.

(e) not to disrupt or interfere in any manner whatsoever with any other user's enjoyment of U connect or affiliated or linked Web sites.

(f) to comply with the provisions of Cyprus, European and International law and the relevant statutory provisions governing telecommunications and shall refrain from any misuse or abuse of the contents and the services of U connect; accordingly, any damage caused to U connect or generally to the internet by reason or as a result of the visitor/user's misuse or abuse of the relevant services shall fall exclusively within his/her area of responsibility.

(g) to visit/use U connect in a fitting and appropriate manner and shall duly observe the rules of honest industrial and commercial practice.

### **Provision of Information**

Currently U connect updates the information concerning your policy daily. Despite this, the time required for completing the updating, may vary depending on their nature. Accordingly, the User acknowledges and accepts that

information regarding their policies is as updated as Universal Life's systems permit at the time of the enquiry but it may not include current transactions that have not yet been processed or verified.

To the greatest extent permitted by applicable law, Universal Life shall not be liable for any loss or damage incurred as a result of the information about the Insurance Policies not being accurate or updated.

### **Time of Receipt of Instructions**

The time of receipt of an instruction is deemed to be the time when Universal Life receives the instruction transmitted directly by the User. If the time of receipt is after the end of the daily business of Universal Life, the instruction shall be deemed to have been received on the following Business Day.

Universal Life may refuse to process any instruction where there is suspicion that U connect has been accessed without authorization or fraudulently. In such a case, it may request further information to be presented.

Universal Life, may at any time and at its absolute discretion delay and/or suspend and/or terminate and/or refuse the execution of any instruction pending the completion of all necessary and/or essential checks related to matters of regulatory compliance and/or money laundering and/or financial fraud and/or legislation. Universal Life can provide information regarding the status and/or processing stage of any instruction through its Customer Support Center.

### **Availability**

Availability and response time of U connect are subject to market and communication conditions. You are responsible for paying any fees or charges that your wireless or other communication provider may charge. Universal Life bears no responsibility whatsoever as a result of problems to the operation of the telecommunications network, which does not fall within its jurisdiction or control and may have a negative impact on the proper and timely execution of the instructions transmitted.

This website is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation.

### **Personal Data Processing**

For the purposes of U connect, Universal Life is the sole controller of your personal data. For further information relating to the collection, processing and security of personal data please refer to our [Personal Data Policy](#).

### **Copyright**

The contents of the Universal Life's website, including without limitation, texts, news, graphics, drawings, photographs, pictures and generally records of any nature are protected by copyright and are, except for any expressly acknowledged third party rights, governed by national and international copyright law and are provided to the users/visitors for personal use only. Accordingly, the contents may not be copied, distributed, reproduced, sold, downloaded, translated or modified in any manner, whatsoever, in part or in summary form, without the prior express written consent of Universal Life unless otherwise provided by copyright law or any of these terms and conditions.

### **Trademarks**

All pictures, signs, graphics, button icons, scripts, products and services, the Universal Life logo, the U connect logo and any other trademarks described or mentioned in U connect are the property or registered trademarks of Universal Life. Accordingly, these may not be copied, imitated, or used, in whole or in part, without the prior written permission of Universal Life. The display of such trademarks to our website under no circumstances shall be construed as an assignment or transfer or grant of a license or right of using them in any manner whatsoever.

Whatever else is contained in U connect and constitutes an established sign or product protected by a third party's copyright, falls within the third party's area of responsibility and is therefore not included in the scope of this website.

### **Links to other websites**

U connect may contain links or hyperlinks to websites controlled or offered by third-parties. Universal Life hereby disclaims liability for any information, materials products or services posted or offered at any of the third party sites.

By creating a link to a third-party Website, Universal Life does not endorse or recommend any products or services offered or information contained at that Web site, nor is Universal Life liable for any failure of products or services offered or advertised at those Sites. Such third party may have a privacy policy different from that of Universal Life and the third party Website may provide less security than the Universal Life website.

### **Applicable Law**

These terms and conditions are governed by and construed in accordance with the Laws of the Republic of Cyprus. The courts of the Republic of Cyprus will have an exclusive jurisdiction to determine any dispute, civil action, claim proceeding or arising out of or relating to these terms and conditions. Nothing included in these terms and conditions shall affect the Company's right to take proceedings against the Account Holder/and or user in any other jurisdiction.

In the event that any of the terms hereof is deemed to contravene the law and is declared void or voidable, the remaining terms hereof shall not be affected in any manner whatsoever and shall continue to be in full force and effect.

### **Limitation of Liability - Disclaimer of Warranties**

Universal Life exercises its best efforts to ensure that the available information and the contents of U connect is accurate, clear, correct, timely, correct or current and does not include technical inaccuracies or errors.

To the greatest extent permitted by applicable law, Universal Life shall not be liable to the User for any direct or indirect loss or any loss of data or loss of profit suffered or incurred by the User in relation to U connect.

However, Universal Life makes no representations or warranties and expressly disclaims liability if such information or the content of Universal Life's internet site is not as provided above. The information on this website is provided for information purposes only and is not binding in any way upon the Company. Consequently, any decision or action taken based on information contained to this Site is at your sole responsibility and in no way will Universal Life be deemed responsible to indemnify persons (natural or legal) for any damage and/or loss and or expense incurred by such persons as a result of the use of such information.

The information and materials contained in this website, including text, graphics, links or other items are provided "as is", "as available" without any representation or warranty whatsoever, whether express or implied, on Universal Life's part, including representations or warranties regarding the fitness or merchantability of any of the contents of Universal Life's website.

You expressly agree that use of this website, including all content, data or software distributed by, downloaded or accessed from or through this site, is at your sole risk. You understand and agree that you will be solely responsible for any damage to your business or your computer system or loss of data that results from the download of such content, data or software.

In case you publish any of your personal or sensitive information you accept that you are solely responsible for the consequences of such publicity, such as disturbance by third parties.

You acknowledge that Universal Life does not control in any respect any information, products or services offered by third parties. Except as otherwise agreed in Writing, Universal Life and its affiliates assume no responsibility for and make no representation or warranty as to the accuracy, currency, completeness reliability or usefulness of content or products distributed or made available by third parties through this site.

Universal Life shall not be liable for errors or inaccuracies in the transmission of data and/or orders from the client/visitor of the Site, interference, fraudulent impersonation, breaking of codes, erroneous recording or transmission of message or system failure due to force majeure

### **Variation**

Universal Life reserves the right to vary or modify or amend the content and/or the services of U connect and/or the present terms and conditions at any time and at its absolute discretion without prior notice.

### **Termination**

Notwithstanding any of these terms and conditions, Universal Life reserves the right, without notice and in its sole discretion, to terminate your license to use or to block or prevent future access and use of U connect.

### **Complaints Policy**

It is our objective to provide you with a high standard of service. However, we do recognize that on occasions problems may arise and we may fall short of your expectations or the service levels to which we aspire. The following explains what you need to do if you are in any way dissatisfied with our service and wish to make a complaint.

Any comments on our service are welcomed because not only do they help us work to improve our individual service to you, but they also assist the enforcement of our products and services in general.

In case you may have any complaint, you can contact us either in writing, or by telephone or by e-mail to the following address/telephone:

Complaints Management Officer  
Universal Life  
P.O.Box 21270  
1505 Nicosia  
Cyprus  
Telephone: 22882222  
Email: [complaints@unilife.com.cy](mailto:complaints@unilife.com.cy)