



## **TERMS AND CONDITIONS FOR USAGE OF JIO INSURANCE BROKING LIMITED**

### **1. INTRODUCTION.**

These terms and conditions ("**Terms**") are entered into between you ("**you**" or "**user**") and Jio Insurance Broking Limited (formerly known as Reliance Retail Insurance Broking Limited) ("**we**" or "**us**" or "**our**" or "**JIBL**") for accessing, registration and interacting with the Insurance Self-Network ("**ISNP**") (i.e., website/mobile application) with the URL: [www.jioinsure.in](http://www.jioinsure.in) or the mobile application "JioFinance" (hereinafter referred to as the "**Platform**") on any device. Additionally, carefully consider these Terms before availing any insurance intermediation services offered by us on the Platform, referred to individually and collectively as the JIBL Services.

By using the Platform, you acknowledge and agree that JIBL acts as an insurance broker facilitating our ability to solicit insurance policies. Each Insurer has its own terms and conditions for the Policy (*defined below*). These terms and conditions are available within the Policy, annexed to the policy document and related documents at the time of Policy issuance by the Insurer.

When purchasing a Policy through JIBL, you further confirm that you have read and comprehended the Policy terms and conditions provided by the Insurer. It is essential to acknowledge that the terms and conditions of a Policy constitute contractual arrangements exclusively between you and the Insurer.

This document / contract / understanding is an electronic record published in accordance with the provisions of the Information Technology Act, 2000 and rules made thereunder as applicable and the amended provisions pertaining to electronic records in various statutes as may be amended by the Information Technology Act, 2000 from time to time. This electronic record is generated by a computer system and does not require any physical or digital signatures.



By continuing to use or access the Platform, you agree to be bound by these Terms. If you do not agree to these Terms, you are advised to not use or access the JIBL Services on the Platform.

Your access to the Platform signifies your acceptance of these Terms. We reserve the right to modify these Terms at any time without notice, and your continued access of the Terms after any modifications will constitute your acceptance of such modifications.

## 2. **DEFINITIONS.**

Capitalised terms not defined in the Terms shall mean as follows:

(a) **"Affiliate(s)"** means with respect to JIBL, any person directly or indirectly controlling, controlled by, or under direct or indirect common control with JIBL including its holding company, fellow subsidiaries, and associate companies.

(b) **"Agreement"** means the Terms and Privacy Policy of JIBL as amended, novated, supplemented, varied, or replaced from time to time.

(c) **"Applicable Laws"** mean Insurance Act, 1938, Insurance Regulatory and Development Authority Act 1999, IRDAI (Issuance of e-insurance policies) Regulations 2016, IRDAI (Insurance Brokers) Regulations 2018, IRDAI Guidelines on Insurance e-commerce dated 9 March 2017, IRDAI (Web Aggregator) Regulations 2017, and the IRDAI Information and Cybersecurity Guidelines dated 24 April 2023 and other relevant rules and regulations applicable to insurance brokers.

(d) **"Content"** means all text, graphics, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork, and computer code collectively.

(e) **"Code of Conduct"** means code of conduct as prescribed under the IRDA (Insurance Brokers) Regulations, 2018 *(as amended from time to time)*.



- (f) **"Force Majeure Event"** means any event due to any cause beyond the reasonable control of JIBL, including, without limitation, unavailability of any communication system, breach or virus in the systems, fire, pandemic, flood, explosion, acts of God, civil commotion, riots, insurrection, war, and acts of government.
- (g) **"Form"** means the insurance application form and its contents, mandated by an Insurer, which the User is required to submit for the underwriting and issuance of a Policy and includes a proposal form.
- (h) **"Insurance Act"** means the Insurance Act, 1938 (*as amended from time to time*).
- (i) **"IRDAI"** means Insurance Regulatory and Development Authority of India.
- (j) **"Insurer"** means the entity who has issued the Policy and has tied up with JIBL for Solicitation of its Policies through JIBL.
- (k) **"JIBL"** or **"we"** or **"us"** or **"our"** means Jio Insurance Services Limited, a Direct Insurance Broker (Life & General) duly registered with the IRDAI (Registration No. 347. Valid till 11 March 2025) whose registered office is at 3rd Floor, Court House, Lokmanya Tilak Marg, Dhobi Talao, Mumbai-400002.
- (l) **"JIBL Service(s)"** means any insurance intermediation and any other services ancillary to insurance intermediation business including display of information of the User (defined below) such as information related to loan accounts, deposits, bank accounts, demat accounts, e-insurance accounts, etc. for the purpose of giving the User a holistic view of her financial position with analytical insights and data offered by us on the Platform, subject to compliance with the Insurance Regulatory Development Authority (Insurance Broker) Regulations 2018 (*as amended from time to time*) and such other services permitted under Applicable Laws.
- (m) **"JioFinance"** means the website, mobile application, page, interface, and any other technological platform owned and operated by Jio Leasing Services Limited.



- (n) **“Person”** means any natural person, company, corporation, partnership, proprietorship, trust, union, association, government or any agency thereof or any other entity that may be treated as a person under Applicable Laws.
- (o) **“Platform”** means the website, mobile application, page, interface, and any other technology platform owned and operated by JIBL.
- (p) **“Policy”** means various insurance products and services of the Insurers.
- (q) **“Policyholder”** means a person who purchases a Policy through JIBL.
- (r) **“Privacy Policy”** means the privacy policy of JIBL as provided on the Platform.
- (s) **“Solicitation”** refers to the procedure in which the proposer comprehends the benefits and requirements of the Policy and expresses their interest in acquiring the Policy.
- (t) **“User”** or **“you”** means any natural or legal person who accesses or uses the Platform for obtaining information about various Policies and in the event that a natural person is representing a business entity or a body corporate, reference to such terms shall include a reference to such business entity and / or body corporate as well and other promoters of such business entity and / or body corporate. All references to **“you”** shall include yourself and any other persons you are authorised to and required to provide consent for.

### **3. USE OF PLATFORM.**

- (a) You agree and acknowledge that JIBL is only assisting in collecting the premium on behalf of the Insurer chosen by you to avail the Policy. The acceptance of the deposit as premium and final issuance of the Policy is subject to the underwriting norms and discretion of the Insurer on which JIBL has no control, and that product information is solely based on the information received from the Insurers.



(b) The Policies available on the Platform are developed, owned, operated and serviced by the respective Insurers and are being offered or made available to you through the Platform. For more details on risk factors, terms and conditions, please read the sales brochure/customer information sheet/policy wordings of a particular plan carefully before concluding a sale.

(c) You understand that JIBL cannot and does not guarantee or warrant that the files available for download through the Platform will be free of viruses, worms or other code that may be damaging. You are responsible for implementing procedures to satisfy your particular requirements of internet security and for accuracy of data input and output.

(d) JIBL does not control or endorse the content, messages or information found in any Policies provided by the Insurers and merely acts as an insurance broker. Therefore, we specifically disclaim any liability with regard to the Policies and services offered by Insurers and any actions resulting from your participation in such products and services, and you agree that you waive any claims against JIBL relating to same, and to the extent such waiver may be ineffective, you agree to release any claims against JIBL relating to the same.

(e) We encourage all Users to read the Policy document carefully and avail the free look facility in case the terms and conditions of the Policy document does not match your insurance requirements.

(f) 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.



(g) In case of a refund of premium due to an erroneous transaction or cancellation of the Policy, the premium paid for the Policy will be refunded or partly refunded (as may be applicable) via cheque or direct credit as per the policy of the Insurer that you have chosen to buy the Policy from.

(h) Although JIBL endeavours to make correct Policy comparisons, quotes, features, etc., based on the information provided by the Insurers, JIBL, its directors, shareholders, officers, employees and point of sale persons are in no way responsible to or liable to any User for their decision to purchase a Policy or any investment decision, and every User / Policyholder shall be solely responsible for the consequences of their decision.

(i) Tax benefits under the Policy will be as per the prevailing income tax laws and are subject to amendments from time to time. IRDAI is not involved in activities like selling Policies, announcing bonus or investment of premium. If you receive any such phone calls, then, please lodge a complaint with police.

#### **4. REPRESENTATIONS AND WARRANTIES OF JIBL.**

By providing you access to the Platform, JIBL hereby represents that:

(a) We maintain clear and adequate records of each Policyholder's claims.

(b) We refrain from exerting influence on prospective Policyholders, quoting terms precisely as provided by the Insurer. Confirmation of the affected insurance will be furnished to the User / Policyholder. In case of any changes to the terms and conditions of an insurance contract notified to us by the Insurer, we will notify the Policyholder, providing reasonable notice, wherever possible, before changes take effect.

(c) We inform Policyholders of any proposed insurance with an overseas Insurer, where permitted, and communicate potential risks involved. Letters of instruction, policies, and renewal documents will contain details of complaints handling procedures.





(d) We commit to compliance with the provisions of Applicable Laws.

(e) We are in compliance with section 41 of the Insurance Act, which states that *“(1) 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 insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this subsection if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.”*

## **5. REPRESENTATION AND WARRANTIES OF THE USER.**

By accessing, logging in, browsing, or using the Platform, you hereby represent and warrant that:

- (a) You are a resident of India.
- (b) You are over 18 years of age.
- (c) You do not have more than one active account with us.
- (d) You are prohibited from selling, trading, or otherwise transferring your account to another party.
- (e) You are duly authorized, either individually or as an authorized signatory of an entity.



- (f) You have the capacity to enter into a legally binding agreement.
- (g) You are not barred or legally prohibited from accessing or using the Platform.
- (h) You acknowledge and agree that we own all legal rights, titles and interests in and to the JIBL Services, including any intellectual property rights which subsist in the JIBL Services.
- (i) You acknowledge and understand that JIBL is considered as a ‘financial information user’ under Non-Banking Financial Company - Account Aggregator (Reserve Bank) Directions, 2016.
- (j) You do not have the right to use any of our trade names, trademarks, service marks, logos and domain names. You do not have the right to remove, obscure, or alter any proprietary rights notices (including trademark and copyright notices), which may be affixed to or contained within the JIBL Services. You will not copy or transmit any of the JIBL Services.
- (k) The information requested from you is used for the various purposes as set out in our Privacy Policy as well as compliance with various laws, regulations and guidelines promulgated by the Government of India from time to time.
- (l) If at any time you do not accept or agree with any of the Terms or do not wish to be bound by the Terms, you may not access, browse or use the Platform and immediately terminate availing the JIBL Services.
- (m) You will remain responsible for all actions taken through your system, username, and password.
- (n) You shall keep us updated of any change in the information provided on the Platform.





(o) We provide all insurance intermediation services through the Platform under the brand name "Jio Insurance Broking Limited" (or any derivatives or variations thereof). Consequently, all rights, benefits, liabilities, and obligations under the Terms shall, as the case may be, accrue to the benefit of, or be incurred by, JIBL, in relation to your use of JIBL Services, from time to time.

(p) You are interested in availing the Policy for which you have submitted the required information or details.

(q) You use the Platform solely for legitimate purchases for yourself or for another person for whom you are legally authorized to act. In the latter case, you agree to inform such individuals about the applicable Terms and Privacy Policy, including all pertinent rules and restrictions relating to their purchases.

(r) You will provide true, accurate, current, and complete information about yourself as prompted by the Platform or the Form. JIBL, in its capacity as an insurance broker, disclaims any liability for losses incurred by you or your heirs due to incorrect information or disclosure.

(s) If any information provided by you becomes untrue, inaccurate, misleading, not updated, or incomplete, or if JIBL or the Insurer suspects the authenticity of such information, JIBL and the Insurer reserve the right to refuse, suspend, or terminate your account and deny any or all current or future use of the Platform.

(t) The responsibility for maintaining the confidentiality of your account and password, and restricting access to your mobile phone, lies with you when using this Platform. You agree to notify JIBL immediately of any unauthorized use of your account or any other breach of security.

(u) JIBL retains the right to refuse service, terminate accounts, or edit content at its sole discretion at any time and for any reason, including violation of the Terms or Privacy Policy.



(v) You are obligated to adhere to the terms and conditions laid down by the bank / payment gateway/ payment aggregator / payment facilitator / card network processing your insurance premium payment.

(w) You are obligated to reasonably cooperate with JIBL for compliance of directions issued by the IRDAI or any other statutory authority in relation to: (a) KYC / AML matters and agree to provide all such documents specified in the IRDAI Master Guidelines on Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), 2022 dated 01st August 2022 as far as applicable and (b) any other inspection, investigation, audits of the IRDAI or any other statutory authority.

## 6. **KNOW YOUR CUSTOMER ("KYC")**

(a) For any financial transactions facilitated through the Platform, JIBL or its Affiliates, as permitted, will undertake customer due diligence measures. You agree to provide any information necessary for KYC purposes, as mandated while requesting insurance requirements with the respective Insurer.

(b) These measures are conducted in compliance with applicable Prevention of Money Laundering Act ("**PMLA**") laws and rules, adhering to the directives of the Insurer or IRDAI.

(c) JIBL or the Insurer may request additional information to establish, to their satisfaction, the identity of each new User. This process aims to clarify the purpose of the intended nature of the insurance relationship between you and the Insurers.

(d) You acknowledge that all insurance premium payments should be remitted only through your bank account or from a joint bank account where you are a joint holder. If payment is made through a third-party bank account not in your name, enhanced due diligence measures may be undertaken by JIBL or the Insurer. This includes the possibility of additional documentation to satisfy customer due diligence requirements.



## 7. PROPRIETARY RIGHTS.

(a) JIBL provides you with a limited license to access and use the Platform on JioFinance and the JIBL Services. This license explicitly excludes downloading or copying information for the benefit of another individual, vendor, or any third party. Unauthorized activities such as accessing the Platform without proper authorization, scraping content without rights, uploading malicious software, or taking actions that impose an unreasonable load on JIBL's infrastructure are strictly prohibited. Any unauthorized use will result in the termination of the granted permission or license.

(b) By using the JIBL Services, you agree not to engage in commercial use, speculative or fraudulent transactions, or unauthorized access through automated or manual means. You are prohibited from framing or incorporating any part of the Platform into another without written authorization and violating the Terms and Privacy Policy concerning access or usage of the computer resource.

(c) Furthermore, you are expressly prohibited from hosting, displaying, uploading, modifying, publishing, transmitting, storing, updating, or sharing any information on the Platform that infringes on the rights of others, is harmful to children/minor, violates laws, deceives or misleads, impersonates, threatens national integrity, or contains harmful software. Such activities will result in stringent legal actions, in accordance with the Applicable Laws.

(d) The software and hardware that support the Platform, as well as other internet-related software necessary for accessing the Platform, are solely our property and/ or our authorised third-party service providers.



## 8. SOLICITATION TERMS

- (a) JIBL provides access to information primarily focused on Policies and services, including but not limited to renewals. Access to the service is contingent on internet/mobile data and other potential third-party fees. Additionally, Users must provide and are responsible for all equipment necessary to access the Platform.
- (b) JIBL provides, in electronic form, a summary of information provided by you in the Form before you purchase a Policy.
- (c) JIBL provides the Policyholder with a copy of the Policy in electronic format for such Policyholder's record keeping purposes.
- (d) JIBL provides the Policyholder, through electronic means, post sales servicing of any Policy facilitated through the Platform.
- (e) You acknowledge that JIBL reserves the right to share your details with its Affiliates and Insurers, who may contact you for information and sales via email, telephone, and/or SMS. Consent is also given to receive promotional materials from JIBL through various communication tools.
- (f) The insurance contract is based on the principle of '*uberrima fides*' or the Doctrine of Utmost Good Faith. It is your duty to disclose all information related to or material to the Policy solicited through JIBL. Non-disclosure may lead to the cancellation of proposals, insurance covers, or the repudiation/rejection of claims. JIBL shall not be liable for any losses arising due to such non-disclosure.
- (g) Policies available on the Platform are offered and underwritten by respective Insurers. JIBL, as a direct insurance broker, acts as a representative of the User / Policyholder. JIBL is not an agent, corporate agent, or other intermediary representing the Insurers. JIBL collects premiums on behalf of the chosen Insurer, and the final issuance of the Policy is subject to the underwriting norms and discretion of the Insurer.



(h) The Insurer underwriting the particular Policy purchased / serviced through the Platform is solely responsible for settling any claim and taking any decisions on claim settlements. *[For information on buying insurance, standard claim procedures/documentation, dos and don'ts, general alerts, dealing with intermediaries, and FAQs - visit IRDAI's customer education website <http://www.policyholder.gov.in/>]*

(i) Tax benefits under the Policy will be as per the prevailing income tax laws and are subject to amendments from time to time. For tax-related queries, please contact your independent tax advisor.

(j) Users are advised to read the sales brochure, customer information sheet, and Policy wordings of a particular plan carefully before purchase of a Policy.

(k) Insurance is a subject matter of Solicitation, and the Policy is issued based on a contract between the insured and the Insurer.

(l) JIBL recommends notifying changes in your communication address and the appointment of a nominee during Solicitation or after purchasing a Policy.

(m) In the event of a claim against a Policy, the claim process defined by your Insurer will be followed, and JIBL's role will be limited to assisting you in sharing the process for such a claim if requested.

## **9. REGISTRATION.**

While registering on our Platform, you commit to furnishing accurate and comprehensive information. It is your responsibility to maintain the accuracy and completeness of this information for the purpose of using the JIBL Services and for linking any of your financial accounts through account aggregators. We reserve the right to suspend or terminate your account and deny access to the Platform (or any part of it) if there is suspicion or evidence of false or incomplete information provided by you.



## 10. **OBLIGATIONS OF THE USER.**

(a) **Review of Terms.** It is your responsibility to thoroughly review these Terms on a periodic basis.

(b) **Use of Content.** The Content contained on this Platform is provided for general information only and should not be used as a basis for making business / commercial decisions. You are advised to exercise due caution and / or seek independent financial advice before availing any facility or entering into any financial obligation based on the Content contained on this Platform.

## 11. **TERMINATION.**

We reserve the right to permanently or temporarily terminate, suspend, or deny access to the Platform without notice or liability for violations of the Terms or the provision of Platform to you, is no longer commercially viable or feasible for us.

## 12. **ACCESS.**

We reserve the right to withdraw or amend the Platform without notice. We shall not be responsible for interruptions or cessation of the Platform and the JIBL Services. We may restrict access to some parts of the Platform to Users from time to time for maintenance and other purposes. We make no warranties regarding the access, speed, or availability of the internet in general or the Platform in particular. The Platform is controlled from India, and users from other jurisdictions must comply with Indian laws.

Your responsibilities for accessing the Platform include:

(a) Ensuring access to the Platform is appropriately arranged.

(b) Ensuring that all individuals accessing the Platform through your internet connection or device are informed about and compliant with the Terms.





(c) Providing accurate, current, and complete information when prompted for registration or other details to access the Platform's resources. Your usage of the Platform is subject to the accuracy and completeness of the information you provide. This information is also governed by our Privacy Policy, and you consent to our actions regarding your information in line with the Privacy Policy.

(d) Acknowledging our right to disable any username, password, or identifier, whether chosen by you or provided by us, at our sole discretion, for any reason, including if, in our judgment, you have violated any provision of the Terms and/or Applicable Laws.

### **13. OWNERSHIP OF INTELLECTUAL PROPERTY RIGHTS.**

(a) We and our authorised partners retain exclusive rights and ownership on the Platform content (except user content and third party owned content), and the features and functionality of the Platform. You may not use, copy, or reproduce these materials without prior written consent. All intellectual property rights are protected under applicable laws.

(b) The Content on the Platform including but not limited to text, photographs, graphics, video and audio Content, financial data, news, research, recommendations, and opinions, is protected by copyright in favour of us under applicable copyright laws and is also safeguarded under general intellectual property law.

(c) Third-party content appearing on the Platform is the property of their respective owners and we do not assert any rights in relation to the same. Such third-party content is used by us either on the basis permission from the third-party or pursuant fair use provisions.



#### **14. INDEMNITY.**

We shall not be liable in case you breach any terms or conditions provided under the Privacy Policy or these Terms and will not be obligated to indemnify you for any direct or indirect losses accruing to you. You agree to indemnify, defend and hold harmless us, our affiliates, group companies and our directors, officers, employees, agents, third party service providers, and any other third party providing any service to us in relation to the JIBL Services whether directly or indirectly, from and against any and all losses, liabilities, claims, damages, costs and expenses (including legal fees and disbursements in connection therewith and interest chargeable thereon) asserted against or incurred by us that arise out of, result from, or may be payable by virtue of, any breach or non-performance of any terms of the Terms including any representation, warranty, covenant or agreement made or obligation to be performed by You pursuant to the Terms.

#### **15. LIMITATION OF LIABILITY.**

IN NO EVENT SHALL JIO INSURANCE BROKING LIMITED, ITS OFFICERS, DIRECTORS, AND EMPLOYEES, OR ITS CONTRACTORS, AGENTS, LICENSORS, OR SUPPLIERS, AFFILIATES, AND GROUP COMPANIES BE LIABLE TO YOU FOR ANY DIRECT, SPECIAL, INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, RELIANCE, OR EXEMPLARY DAMAGES. THIS INCLUDES, WITHOUT LIMITATION, LOST BUSINESS OPPORTUNITIES, LOST REVENUES, OR LOSS OF ANTICIPATED PROFITS, OR ANY OTHER PECUNIARY OR NON-PECUNIARY LOSS OR DAMAGE OF ANY NATURE WHATSOEVER. THIS ENCOMPASSES ABUSE OR BREACH OF DATA, EVEN IF JIO INSURANCE BROKING LIMITED OR ITS PARTNERS HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

THESE DAMAGES MAY ARISE OUT OF OR RELATE TO:

- (a) THESE TERMS,
- (b) THE PLATFORM,
- (c) YOUR USE OR INABILITY TO USE THE PLATFORM, OR
- (d) ANY OTHER INTERACTIONS WITH ANOTHER USER IN CONNECTION WITH THE PLATFORM.



WE SPECIFICALLY AND EXPRESSLY DISCLAIM THE ACCURACY AND CORRECTNESS OF THE CONTENT AVAILABLE ON THE PLATFORM.

YOU ACKNOWLEDGE AND AGREE THAT JIBL OFFERS THE POLICIES OF INSURERS AND ITS SERVICES AND HAS ENTERED INTO THESE TERMS IN RELIANCE UPON THE WARRANTY DISCLAIMERS AND THE LIMITATIONS OF LIABILITY SET FORTH HEREIN. THE WARRANTY DISCLAIMERS AND THE LIMITATIONS OF LIABILITY SET FORTH HEREIN REFLECT A REASONABLE AND FAIR ALLOCATION OF RISK BETWEEN YOU AND JIBL. THESE PROVISIONS FORM AN ESSENTIAL BASIS OF THE BARGAIN BETWEEN YOU AND JIBL. APPLICABLE LAW MAY NOT COMPLETELY ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY OR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS OR EXCLUSIONS WILL APPLY TO YOU SUBJECT TO APPLICABLE LAW. IN SUCH CASES, JIBL'S LIABILITY WILL BE LIMITED TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW. THIS PARAGRAPH SHALL SURVIVE THE TERMINATION OF THESE TERMS.

## **16. PROHIBITED CONDUCT.**

You will not host, display, upload, modify, publish, transmit, update or share any information that:

- (a) belongs to another person and to which the user does not have any right;
- (b) is defamatory, obscene, pornographic, pedophilic, invasive of another privacy including bodily privacy, insulting or harassing on the basis of gender, libelous, racially or ethnically objectionable, relating or encouraging money laundering or gambling, or otherwise inconsistent with or contrary to the laws in force;
- (c) is harmful to child;
- (d) infringes any patent, trademark, copyright or other proprietary rights;
- (e) violates any law for the time being in force;



- (f) 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;
- (g) impersonates another person;
- (h) threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign States, decency or morality in relation to contempt of court, defamation or public order, or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting other nation as per clause (b) of sub-section (3) of section 79 of Information Technology Act 2000 as amended from time to time;
- (i) contains software virus or any other computer code, file or program designed to interrupt to destroy or limit the functionality of any computer resource; and
- (j) 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.

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 Platform.

## **17. ASSIGNMENT/NOVATION.**

You understand and acknowledge that JIBL may assign / novate its rights and responsibilities under this Terms to any third party (including pursuant to any corporate restructuring or similar exercises). You confirm that you have no objection to such assignment / novation by JIBL, and you agree that your obligations under this Terms would be binding on such third party. We assure you that irrespective of any change in the contracting party, your rights and our obligations under this Terms will remain unaffected/unchanged.



## **18. FORCE MAJEURE.**

We shall not be liable for any failure to perform any of its obligations under the Terms or provide the JIBL Services or any part thereof if the performance is prevented, hindered or delayed by a Force Majeure Event and in such case its obligations shall be suspended for so long as the Force Majeure Event continues.

## **19. GOVERNING LAW.**

The Terms shall be governed by the laws of India, regardless of your actual location. You agree to the exclusive jurisdiction of Mumbai, Maharashtra, India.

Disputes under the Terms shall be resolved through arbitration governed by the Arbitration and Conciliation Act, 1996 (as amended from time to time). The tribunal will consist of three (3) arbitrators to be appointed in accordance with the Arbitration and Conciliation Act, 1996. The seat of arbitration shall be Mumbai. The arbitration shall be conducted in the English language. The arbitrator's award shall be final, and costs for the arbitration shall be borne by the User.

## **20. NOTICES.**

All legal notices or demands to or upon us shall be made in writing and sent by courier, certified mail, or electronic email to the following entity and address: 3rd Floor, Court House, Lokmanya Tilak Marg, Dhobi Talao, Mumbai - 400002, or email at: [customer.care@jioinsure.in](mailto:customer.care@jioinsure.in). The notices shall be effective when they are received by us in any of the above-mentioned manner.

All legal notices or demands to or upon a User shall be effective if either delivered personally, sent by courier, certified mail, by email to the last-known correspondence address or email address provided by the User to us, or by posting such notice or demand on an area of the Platform that is publicly accessible without a charge.



Notice to a User shall be deemed to be received by such User if and when (a) we are able to demonstrate that communication, whether in physical or electronic form, has been sent to such User, or (b) immediately upon us posting such notice on an area of the Platform that is publicly accessible without charge.

## **21. ENTIRE AGREEMENT / SEVERABILITY.**

These Terms, along with the Privacy Policy, legal disclaimers, and other legal notices on the Platform, constitute the entire agreement between you and us.

If any provision is deemed invalid by a court of competent jurisdiction, it won't affect the validity of the remaining provisions, which remain in full force.

## **22. COOKIES.**

We use cookies on our Platform for analysis, offering customised products and services, providing unique content, and enhancing user experience.

## **23. USAGE OF PERSONAL INFORMATION.**

Your personal information provided to us through the Platform will only be used and protected in accordance with our Privacy Policy.

## **24. BREACH OF THE TERMS.**

These Terms constitute a legally binding contract between you and JIBL. Please read them carefully and ensure you understand and agree to the Terms before accessing the Platform. If you have any questions or concerns, please contact us at [customer.care@jioinsure.in](mailto:customer.care@jioinsure.in). Without prejudice to JIBL's other rights under these Terms, if you breach these Terms in any way or if JIBL suspects that you have breached the Terms in any way, then JIBL shall be entitled to take such action as it may deem necessary.





## 25. GRIEVANCE REDRESSAL RELATED TO POLICIES SOLICITED ON THE PLATFORM.

(a) You can register a complaint with JIBL customer's support team by clicking on the "Help and Support" tab in the "Profile" section on JioFinance or by writing an email to [customer.care@jioinsure.in](mailto:customer.care@jioinsure.in).

(b) All grievances shall be recorded, and due acknowledgement shall be issued to the User. The grievances of the Users shall be duly reviewed with the assistance of the respective Insurers. JIBL shall make every effort to address the grievance, which may involve promptly notifying the respective Insurer for swift redressal.

(c) JIBL shall take adequate steps for the redressal of grievances of the Policyholders within 14 days of receiving such a complaint.

(d) In the event of a grievance related to the User's information security, the Grievance Officer will acknowledge the complaint within 24 hours of receiving it and resolve it within fifteen days from the date of receipt. In accordance with IRDAI regulations, the name and contact details of the Grievance Officer are as follows:

Name: ] Ms. Meenakshi Chakraborty

Email: [meenaksh.c@jioinsure.in](mailto:meenaksh.c@jioinsure.in)

Address: 1st Floor, B Wing, Building 25, Dhirubhai Ambani Knowledge City (DAKC), MIDC, Kopar Khairane, Navi Mumbai, Maharashtra - 400 710

Working hours: 09:30 Am to 06:30 Pm

(e) If the decision/resolution provided by JIBL is not acceptable, please use IRDAI's online portal - [Integrated Grievance Management System \("IGMS"\)](#) or approach the [Insurance Ombudsman](#)

(f) The complaint will be marked as resolved or closed under the following conditions:

(i) the Insurer has fully accommodated the complainant's request; (ii) the complainant has

Jio Insurance Broking Limited (formerly known as Reliance Retail Insurance Broking Limited)

Regd. Add. - 3<sup>rd</sup> Floor, Court House, Lokmanya Tilak Marg Dhobi Talao, Mumbai – 400 002

Corp. Add. - 1<sup>st</sup> Floor B Wing, Building 25, Dhirubhai Ambani Knowledge City, Koparkhairane, Navi Mumbai – 400 710

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IRDAI Certificate of Registration No.: 347|Category: Direct Broker (Life& General)| Validity period: 12/03/2022 to

11/03/2025



(g) explicitly accepted the Insurer's response in writing; or (iii) the complainant has not responded to the Insurer within 8 weeks of receiving the written response.

## 26. **INSURANCE SELF NETWORK PLATFORM.**

(a) Users are required to provide basic details for purchasing Policies from the Platform. Depending on the chosen insurance type / category, Users must furnish personal details such as gender, date of birth, smoker / nonsmoker status, income, occupation type, education level, vehicle details, and lump-sum coverage required at the claim stage.

(b) After completing the necessary information in the application/proposal, Users will be directed to the payment gateway. They can choose from payment options as provided on the platform and permitted by IRDAI. Upon successful payment, Users will receive a copy of the Policy via email to their registered email ID after issuance of the Policy.