

## **CEIL Website / Platform Terms of Use**

This Website / Platform is owned and operated by Capital Express Indemnity Insurance Limited (Registration No. 7377829) authorized and regulated by the National Insurance Commission with RIC 097. These Terms of use are intended to be for the benefit of Auto insurance done our Platform.

Set out below are the Terms of Use that apply to your access and use of this Website / Platform. Other terms and conditions contained in our Privacy Policy and on our Website / Platform also form part of our agreement with you. Please read them carefully before proceeding.

### **Acceptance of Terms**

These Terms and conditions govern your use of this Website / Platform. Your use of and access to this Website / Platform is conditional upon your acceptance and compliance with these Terms of Use. Your use of and access to this Website / Platform constitutes your agreement to be bound by these Terms. From time to time, Auto insurance may change these Terms of Use, without notice. Any subsequent use of or access to this Website / Platform by you will mean that you have accepted the changes to these Terms of Use.

If you do not agree to these Terms of Use, you must not use or access this Website / Platform.

### **Use and access**

This Website / Platform and its Content is made available only to the following persons for bonafide purposes:

Genuine customers and potential customers interested in purchasing our Insurance product from us for themselves or immediate family (with their consent);

Any other person who has our prior written consent to do so.

By using the Website / Platform, you warrant that you are such a online user.

You must not use the Website / Platform or its Content for commercial purposes (including, without limitation, for a person's competitive advantage or to our competitive

disadvantage); in any other manner that is inconsistent with the purposes for which the Website / Platform is provided; in any manner which is in breach of any laws; or in any other way that is not expressly permitted by these Terms of Use or us.

Without limiting the above, you will not either yourself or through another party: use or access this Website / Platform or its content in a way that infringes the intellectual property rights or other rights of any person; copy or disclose to any person any content, other than as expressly permitted by these Terms of Use;

Use any method or process (including without limitation, data scraping, collection or accumulation tool, robot, spider, or scripted responses) for the purpose of obtaining, processing, copying, replicating, distributing, reconfiguring, republishing, viewing, assessing, analyzing, modifying or repackaging this Website / Platform's content;

Use any method or process to consolidate or combine this Website / Platform's content with any other content, data, information, images, or material; reverse engineer, disassemble, or otherwise attempt to construct or identify this Website / Platform's source code, formulas, or processes; use, access, or retain any Website / Platform Content in any manner or form whatsoever, unless expressly permitted by these Terms of Use;

Use systematic, repetitive or any other methods which are designed to obtain a large number of insurance quotes or other pricing and related information from this Website / Platform;

Use, obtain or attempt to obtain from the Website / Platform information in order to identify or discover pricing, underwriting, rating and related business methodology or systems; do anything which will or might damage, disrupt access to, or interfere with the proper operation of this Website / Platform, or any transaction being conducted on it; do anything which will or might place an unreasonable load on the Website / Platform infrastructure;

When using this Website / Platform post, distribute or send any 'spamming material' or any other form of bulk communication; when using this Website / Platform impersonate any person or entity;

When using this Website / Platform publish, or disseminate any material which is unlawful, defamatory, indecent, offensive or inappropriate; use this Website / Platform to harass, defame, abuse, threaten or otherwise offend others; and transmit any material which

contains viruses, or other computer codes designed to interrupt, limit or destroy the efficient operation of the Website / Platform, or its software or hardware.

## **Disclaimer**

Subject to the Terms of Use, you agree that your use of and access to the Website / Platform is at your own risk. We try to ensure that the content is accurate and up-to-date. Please write to us at the address below, if you spot an error. However (to the extent permitted by law) we do not warrant the accuracy, adequacy or completeness of the Website / Platform's content, and you should not rely upon the content as being accurate or complete.

We will take reasonable steps to provide a safe and reliable service. But there are some risks with using the internet. We do not guarantee that the Website / Platform will be free from viruses. We accept no responsibility for any harmful computer code that might be introduced to your system by using this Website / Platform (to the extent permitted by law).

Without notice to you, we may suspend access to our Website / Platform from time to time to allow for repairs or maintenance or for other reasons.

We do not guarantee that access to this Website / Platform will be uninterrupted, timely or secure, or that it will always operate as intended, and we accept no responsibility in that regard (to the extent permitted by law).

The Website / Platform, or any product or service available on it, may be changed or withdrawn at any time, without notice.

Your access to this Website / Platform may be terminated at any time, without notice, for whatever reason. You must not in any way access the Website / Platform or its content after termination.

But the disclaimers, limitation of liability and indemnity provisions in these Terms of Use will survive the termination. Any licences or other rights you granted to us will also survive termination.

## Buying insurance online

You might use our Website / Platform to find out more about us and our products. But if you decide to buy online then there are some important things you should know.

Buying insurance online is a two stage process.

Firstly, you should apply for an online purchase, by providing the information requested on our purchase page. Subject to our underwriting guidelines, we will then display the price on our the page for you.

If you decide you want to purchase an insurance policy online, based on the price displayed, and you submit a request to purchase. Stage two is complete when you make payment.

You will know that we have entered into a binding contract with you, when you have received your insurance certificate with policy number and official receipt.

Purchasing an insurance policy using this Website / Platform involves you sending an electronic instruction to us we have no obligation to authenticate the person issuing or transmitting the electronic instructions, or to verify the accuracy or completeness of the electronic instructions. We may act on the electronic instructions sent or received through our Website / Platform, without any reference to you.

Any insurance policy purchased via this Website / Platform must be paid by debit cards . Before you buy, you will need to provide us with either:

- Type of Debit card
- Card number
- Name of Debit card holder; and
- Expiry date

The amount or amounts due must be paid in full. Details of your payment plan will be provided with your policy document to be delivered electronically via your valid e-mail address.

Any application for insurance made using this Website / Platform is subject to compliance with your disclosure obligations, our approval process and the terms and conditions of the insurance policy which are set out in our Product Disclosure Document. You should read the relevant Product Disclosure Document available from this Website / Platform before making any decisions regarding the products.

You are advised to check the genuity of your Policy on NIID via [www.askniid.org](http://www.askniid.org) and NAICOM Portal <https://portal.naicom.gov.ng/Public> immediately after the purchase of the insurance.

## **Online security**

For your protection, services that involve the provision of confidential information are provided via a secure server. The information is encrypted using the Secure Socket Layer Protocol. This will significantly improve the security of the information you provide.

## **Website / Platform Links**

Our Website / Platform may contain links to other Website / Platforms operated by third parties like NIID, NAICOM Portal and Payment Gateway. We do not recommend or endorse those other Website / Platforms or products and services provided on those sites. We are not responsible for the condition or content of those Website / Platforms as we do not have control over those Website / Platforms. We make no representations about the accuracy of any information contained on any other Website / Platforms. We are not responsible for any Loss arising directly or indirectly from you using, accessing or attempting to access those Website / Platforms.

You must obtain our prior written permission to link to this Website / Platform.

## **No advice**

This Website / Platform does not purport to provide you with personal, financial or investment advice of any kind. We have not taken into account your individual circumstances. You should consider whether or not the insurance product is appropriate for you or not.

## **Intellectual**

Names, images, logos and trademarks on our Website / Platform are proprietary marks of Capital Express Indemnity Insurance Limited or its Related Entities. Unauthorised use of those marks is prohibited.

The Website / Platform (including the software, layout and design of or underlying the insurance quoting and purchasing system contained within it) and its Content are subject to Copyright. You may view the Website / Platform using your browser and print or download a copy for your personal, non-commercial use. Except as otherwise permitted by law, all other use, copying, reproduction, dissemination, modification, distribution, transmission, republication or display of all or part of this Website / Platform is prohibited. Nothing in these Terms of Use constitutes a transfer of any intellectual property rights.

## **Property**

## **Privacy Policy**

Your privacy is very important to us. We may ask you to provide personal information when you are using this Website / Platform. The way in which we collect, use and disclose personal information is set out in our Privacy Policy. Our Privacy Policy is available on our Website / Platform.

## **Liability**

Except for obligations implied by law and Insurance Act that cannot be excluded, you agree that Capital Express Indemnity Insurance Limited Related Entities and their respective Personnel will not be liable for any Loss arising out of, as a result of or referable to the Website / Platform, the Content or the use of or access to this Website / Platform, including that arising as a result of:

Any unauthorised access of or breach of security to this Website / Platform, for whatever reason;

Any delay in effecting any transaction attempted to be processed through this Website / Platform, for whatever reason;

Any Upload to NIID or NAICOM Portal or failure to effect any transaction attempted to be processed through this Website / Platform, for whatever reason;

Any error, faults, omission, inaccuracies or misrepresentation in relation to this Website / Platform or its Content; and/or the transmission of any computer virus.

You agree that, to the extent permitted by law, in no circumstance will an Indemnified Person be liable for any indirect, incidental, special or consequential Loss or damage or Loss of profits, however caused.

## **Indemnity**

You agree to indemnify and keep indemnified each Indemnified Person for all Loss suffered or incurred as a result of:-

- your breach of these Terms of Use;
- your breach of any other legal obligation or law; or
- your use of or access to this Website / Platform.

## **Jurisdiction**

The information on this Website / Platform is provided for Nigeria residents only. The law applicable in Nigeria will apply to the use of this Website / Platform and the resolution of any dispute arising from access to and use of the Website / Platform. You submit to the exclusive jurisdiction of the courts of Nigeria.

Only Nigeria residents are able to buy insurance from us.

## **Contacting us**

If you have any technical issues when using this Website / Platform or any suggestions on how we can improve our service to you, please contact the Website / Platform Customer Care at [info@ceil.ng](mailto:info@ceil.ng).

System Requirements

To get the best from this Website / Platform we recommend that you use the latest browser versions.

## **Definitions**

CAPITAL EXPRESS INDEMNITY INSURANCE LIMITED (Registration No. 7377829),  
authorised and regulated by the National Insurance Commission RIC 097.

Content means the content, text, data, information, images, pages and materials contained on this Website / Platform.

Indemnified Person means Capital Express Indemnity Insurance Limited and its Related Entities and their respective Personnel.

Loss means any damage, loss, cost, expense or liability however it arises and whether it is direct or indirect, present or future, fixed or unascertained, actual or contingent and includes all legal costs and expenses.

Personnel means the directors, officers, employees, agents and contractors of a person.

Terms of Use means these terms and conditions, CAPITAL EXPRESS INDEMNITY INSURANCE LIMITED's Privacy Policy and any other terms and conditions contained in this Website / Platform.

Us, Our or We means IEI Plc and/or its Related Entities individually and collectively.

Website / Platform means this Website / Platform which is owned and operated by CAPITAL EXPRESS INDEMNITY INSURANCE LIMITED and/or its Related Entities (but does not include any Website / Platforms owned and operated by third parties which are available via [link](#) from this Website / Platform).

You means the Customer who is accessing all or part of this Website / Platform.