

TERMS AND CONDITIONS

1. General

This site is provided by Orient Takaful PJSC, P.O. Box. 183368, Dubai, UAE, registered under Federal Decree-Law No. (6) of 2025 Regarding the Central Bank, Regulation of Financial Institutions and Activities, and Insurance Business, Certificate No.14 dated 29th Dec 1984 issued by the Central Bank of UAE

The use of Orient Takaful online portal or any of the information and links is subject to these terms of use. Orient Takaful at its sole discretion may change the terms, conditions and operation of this online portal at any time without notice. By using this portal you agree to the terms, including any modifications we make, and further waive any rights or claims you may have against.

Please note that this website is intended for use by residents of the **UAE** only. It is not applicable to residents/investors of other countries because the law in other countries may restrict the distribution of the information and products on this website.

Address & Contact Details

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Dubai – United Arab Emirates
Telephone: +971 4 601 7500
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2. Availability

Orient Takaful will endeavor to ensure that this website is accessible for 24 hours a day but will not be liable if, for any reason, the website is unavailable for any time or for any period. Orient Takaful will have the right to suspend access to the site temporarily or permanently and without notice. Orient Takaful will not be liable for any loss or damage in any way or by any means, either directly or indirectly from the usage of this site, for any communications difficulties, access delays, any interruption and/or data delivery, non-delivery, mis-delivery, corruption or destruction of data/information. Orient Takaful makes no representation that the online portal will be uninterrupted or error, bug or virus free.

3. Information on the Website

The contents available through the portal is the sole property of Orient Takaful including, but not limited to: written contents, photographs, graphics, images, illustrations, marks, logos, sound or video clips, and flash animation. You are not permitted to download, print, redistribute or extract any information from this website other than for your personal and non-commercial use. You are not permitted to reproduce, modify or in any way change any of the information available on this website.

The information contained on this website is provided for information purposes only and Orient Takaful will use reasonable care and skill to ensure that it is accurate at the date of publication. However, because of the nature of the internet, there may be circumstances in which errors occur within the information. Consequently, Orient Takaful makes no warranty as to the accuracy of any information on this website and cannot accept liability for any errors or omissions within it.

4. Information Collected***Terms and Conditions***

Within this site, we may ask you to provide us with relevant personal information. We do so in order to provide you with the product or service you've requested, as an administrative requirement, and to service and maintain your policy including responding to any query that you might raise with us.

All personal information supplied by you will be treated in confidence by Orient Takaful and will be held in our data systems or those of our agents or subcontractors. Orient Insurance may pass your personal information to other companies for processing on its behalf. We may also share your information to the regulatory authorities where we are required or permitted to do so by law.

Orient Takaful would also like to inform you (by telephone, post, or email) of select products and services we and our partners provide. If you would prefer not to receive this information, please notify us of this when you contact us.

As part of the process of providing, you with the product or service requested, we may undertake certain checks or exchange information through various databases. For example, as part of the process for underwriting general insurance products, we may check with a licensed credit-referencing agency, and a record of this search will be made. When we make any checks or exchange information, we will include further details of the same within the web site or when we write to you.

Orient Takaful will take all reasonable steps to ensure that any personal data that you provide via the Website is kept secure. Although we endeavor to protect your personal data, because of the nature of the Internet, we cannot guarantee the security of your data transmitted to the Website and any inward transmission of data is carried out at your own risk.

In the event of a personal data breach that is likely to result in a significant risk to your rights or interests, Orient Takaful will notify you without undue delay through your registered contact details, in accordance with UAE Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data.

We collect and process Personally Identifiable Information (PII) and Protected Health Information (PHI) based on the explicit and informed consent of the individual, and only for clearly defined, lawful purposes.

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The information collected is used for delivering insurance products and services, managing policies, communicating with clients, and enhancing the customer experience, in accordance with our approved policies.

To exercise your data protection rights, withdraw consent, or raise a privacy concern, you may contact our Data Protection Officer directly at:

Data Protection Officer (DPO) Contact Details: Rajan Shrivastava

Email: otkfl.dataprivacy@orienttakaful.ae

Phone: +971 4 601 7500

Address: Orient Takaful PJSC, Al Futtaim Building, Deira, Dubai

Any requests or concerns related to personal data protection will be handled in a timely and confidential manner in accordance with the Company's data protection policies and regulatory obligations.

Orient Takaful is committed to acknowledging and responding to all data protection requests within the timeframes prescribed under applicable UAE law.

We may share personal data with authorized agents or subcontractors acting on our behalf, provided they are contractually bound to maintain equivalent levels of data protection and confidentiality under non-disclosure agreements.

Orient shall implement measures to take consent from data subjects in the decision-making process while processing their PII and PHI

The entity shall:

1. Restrict from processing PII and PHI without the consent of the data subject, except for:

- a) Processing shall be necessary to protect public interest
- b) Processing shall be related to PII and PHI which became available and known by all by the act of the data subject
- c) Processing shall be necessary to establish or defend any of the procedures for claiming or defending rights and legal claims or related to judicial or security procedures
- d) Processing shall be necessary for the purposes of medical diagnosis, provide health treatment, health insurance services, manage health systems and services in accordance

with the applicable legislation

e) Processing shall be necessary to protect public health and include protection from communicable diseases and epidemics or for the purposes of ensuring the safety and quality of health care, medicines, drugs and medical devices in accordance with the applicable legislation

f) At the written request of the patient (UAE national or non-national) not residing in UAE and getting non-emergency medical services as a medical tourist in a healthcare facility licensed by Department of Health, Abu Dhabi

g) At the request of the regulatory body(ies) for the purposes of inspection, supervision and protection of public health.

h) Information exchange with Malaffi

i) Processing shall be necessary to protect the data subject interests

j) Processing shall be necessary to implement specific obligations in line with applicable legislation

k) Processing shall be necessary for the completion of employment related activities

2. Collect and store informed consent by the data subject or his/her designated representative

3. Ensure the consent is prepared in clear, simple, and unambiguous way and is easily accessible (written or electronic)

4. Include right of data subject to withdraw or modify the consent to stop further processing of data

Personal data collected through this portal will be retained only for as long as necessary to fulfil the purposes for which it was collected, including policy administration, claims management, and compliance with applicable UAE legal and regulatory obligations. Upon expiry of the applicable retention period, your data will be securely deleted or anonymized in accordance with Orient Takaful's Data Retention Policy.

Orient Takaful does not store, sell, rent, or lease credit/debit card details. All payment transactions are processed securely through authorized payment service providers. Personally identifiable information will not be sold or shared with third parties for marketing purposes and will only be disclosed where necessary for payment processing, regulatory compliance, or service delivery in accordance with applicable laws."

5. Links***Terms and Conditions***

The Website may provide links to third-party sites for user convenience. Orient bears no responsibility for the content of such sites and does not endorse either the sites or any materials contained therein. Accessing these links is at the user's own discretion, and Orient disclaims all liability associated with third-party sites.

6- Online Quotations & Online Insurance Policy – Additional Terms

By submitting information to us, you affirm that all data provided is accurate. Should you supply information that is false, incorrect, outdated, or incomplete, or if Orient has reasonable grounds to believe such information is not accurate or current, any related transaction—including quotations or insurance policies (if issued)—may be declared null and void at the sole discretion of Orient and may prompt legal action. Orient also reserves the right to cancel, deactivate, or suspend your Website access at any time without prior notice should you violate these Terms.

All premium amounts quoted or displayed on this website are estimates, subject to change, and do not constitute or intended to constitute, an offer or guarantee of purchase or sale at those prices. If there is any discrepancy between website premiums and the actual amount required by Orient for policy issuance or renewal, the actual premium amount as required by Orient for issuance or renewal of your insurance policy shall at all times supersede and prevail. Requests for quotes do not obligate Orient to underwrite or issue a policy, and coverage only begins once Orient underwrites and issues the insurance policy. Orient reserves the right to decline, suspend, or request more information on any submissions through the website. Quoted amounts may change and terms may be adjusted based on risk assessment. Information provided on the website does not constitute advice or recommendation, and any insurance purchase should be based solely on your evaluation of the policy's terms, conditions, and exclusions.

Orient's own records of the enquiries/transactions maintained through its own/its service provider's computer systems or otherwise shall be accepted as conclusive and binding for all purposes. More particularly, the record of Orient generated by the underlying requests/transactions, including the recording of the time of the underlying request/transactions shall be conclusive proof of the genuineness and accuracy of the underlying request/transactions.

Terms and Conditions

By providing any personal information through this Website, you ensure that you are duly authorized by relevant persons to provide such personal information to Orient. You are also responsible for ensuring that all persons who access the Website through your internet connection are aware of these Terms and other applicable terms and conditions, and that they comply with them.

7. Payments

Any payments done on the website are subject to the following conditions:

- By using a credit/debit card, you agree that you are authorized to do so, and that the card or account holder name provided during the online booking process is correct. In extenuating circumstances related to fraud prevention, Orient reserves the right to verify the card used to pay for online purchase by requiring the card to be presented at check-in.
- When you proceed to make payment, Orient Takaful will be entitled to debit the amount of the transaction plus charges, if applicable from the account / debit / credit card that you have specified. We shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the bank or the credit card agency to perform any of its obligations. We shall be under no liability whatsoever in respect of any loss or damage arising directly / indirectly out of the decline of authorization by your service provider.

In the case of unsuccessful payments, we request you to get in touch with us before trying again in order to avoid any duplicate payments.

Please also note that you cannot claim any other compensation for cancelled payments. Any refunds will be made based on the merits of the case on the sole discretion of Orient Insurance.

Refunds will be done only through the Original Mode of Payment

The premium amounts quoted on the website are subject to change from time to time and may also depend on the payment method chosen.

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We accept online payments using Visa and MasterCard credit/debit cards in AED (United Arab Emirates Dirhams), or any other currency as may be made available on the payment page from time to time. All transactions are processed through authorized and secure payment service providers.

The logos of the accepted cards are displayed on the Home Page and the Payment Checkout Page

8. Cancellation

Cancellation of insurance policies purchased through the Website shall be subject to the applicable policy terms and conditions, underwriting approval, and relevant regulatory requirements. Refunds, if any, will be calculated in accordance with the applicable short-rate or pro-rata cancellation rules and processed through the original mode of payment.

Insurance policies cannot be replaced once issued. Any amendments or endorsements shall be processed in accordance with the applicable underwriting guidelines and may be subject to additional premium or administrative charges.

9. Declaration

In using this portal, you agree to the following:

- All the information, documents and statements provided by you are true and correct and that you have not withheld any material information that may affect the proposal / quote / policy. You understand that this application and information provided by you shall form the basis of the policy between Orient Takaful and yourself. You also understand and agree that any non-disclosure or misrepresentation or concealment of material fact will make the proposal / quote / policy null and void since inception without any entitlement for refund.
- You would not do any activity, directly or indirectly, while using the site:
- 1- To disrupt or interfere with the security of, or otherwise abuse, the Site, or any services, system resources, accounts, servers or networks connected to or accessible through the Site or affiliated or linked websites;

Terms and Conditions

- 2- To upload, post, or otherwise transmit through or on this Site any viruses or other harmful, disruptive or destructive files;
 - 3- To create or use a false identity on this Site;
 - 4- To do anything which will or might damage, interfere with, disrupt access to, interrupt or impair the functionality of the material available on the Orient Takaful online portal, nor to upload any material that contains any computer viruses or other codes, files or programs designed to interrupt, destroy or limit the functionality of any software or equipment.
 - 5- To obtain or attempt to obtain unauthorized access to the Orient Takaful online portal or any private or member account
 - 6- To attempt to obtain unauthorized access to the Site or portions of the Site which are restricted from general access;
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- In addition, you agree that you are solely responsible for actions and communications undertaken or transmitted under your usage, and that you will comply with all applicable regulations, local laws, including UAE Cyber Law No 34 of year 2021 (all amendments).
 - By using this online portal, you hold Orient Takaful harmless against including but without limitation any and all damages, liabilities, losses with or without consequences, and you agree that Orient Takaful will not be liable for any inconvenience; loss of use, time, data, goodwill; or any other special, incidental, indirect, or consequential damages in any way related to or arising from your use of this portal.
 - By using the online portal, you undertake and acknowledge that any unauthorized disclosure of Confidential Information or other breach of the provisions of this undertaking will cause definite and irreparable damages of all kinds, and accordingly in the event of any breach or threatened breach, you shall be liable both civil and criminally under the laws of United Arab Emirates (UAE) for all the liabilities, damages, costs and compensation, in addition to any other legal remedies which may be available.
 - You also undertake that you have read these Terms and Conditions are in agreement with the matters contained therein.

10. Governing Law

Any matter relating to this web site shall be governed by and construed in accordance with the relevant laws of the United Arab Emirates (UAE) and shall be subject to the exclusive jurisdiction of the UAE Courts. which, for avoidance of doubt, excludes the laws of DIFC, ADGM or any other freezones. Disputes arising in connection with the terms and conditions of use shall be subject to the exclusive jurisdiction of the onshore Dubai Courts (which, for avoidance of doubt, excludes the Courts of DIFC, ADGM or any other freezone Courts).

We are fully committed to complying with the Abu Dhabi Healthcare Information and Cyber Security Standard (ADHICS) – Version 2, to ensure the protection and privacy of your data.

11. AML

(Website) will NOT deal with or provide any services or products to individuals, entities, organizations, or jurisdictions subject to sanctions under applicable UAE laws, including Targeted Financial Sanctions (UAE Local Terrorist List and UN sanctions), or any other applicable international sanctions regimes.