

TERMS AND CONDITIONS

These terms and conditions/ terms of use (“**TOU**”) shall govern your access and use of this website and other mobile applications (“**Platform**”), owned and operated by Symbo India Insurance Broking Private Limited (formerly known as Symbo India Insurance Broking Limited) (“**Symbo**” or “**Company**”). Any reference to “**you**” or “**your**” or “**user**” or “**customer**” (if applicable) refers to you as a user of the Platform and/or the Services (defined below)

These TOU govern the access and use by you of the Platform and the services, features, functionalities and / or resources available on the Platform as described in greater detail hereinafter (the “**Services**”) offered by the Company. By accessing and using the Platform in anyway, including, without limitation, browsing the website, using any information, using any content, any services, etc., available therein, you agree to and are bound by these TOU. If you do not accept these TOU in full, please cease using the Platform immediately.

The information, content and services contained in the Platform and the TOU are subject to change and can be revised at any time at the sole discretion of the Company without any prior notice. You are bound by any such revisions, and therefore we advise you to review the TOU every time you use the Platform and periodically to stay apprised of any and all changes. If you do not agree to the provisions of the TOU, you must not use the Platform. If you do not agree with any amendments made by us to the TOU at any time in future, you must stop using the Platform with immediate effect.

The Services available through the Platform is available only for or through the persons who are eligible to enter into binding contract under applicable laws. You warrant that you are not suffering from any of disqualifications and/ or are legally barred to use the Platform by any law/authority/agency/governmental body.

By accessing and using the Platform and the features, functionalities and content, you acknowledge and agree that you have read and understood the TOU and shall not claim invalidity of the TOU on any ground.

PRIVACY POLICY

Symbo acknowledges and recognizes the importance of privacy of information. Therefore, you are referred to Symbo's privacy policy (“**Privacy Policy**”). Your continued access and use of the Platform is an affirmation that you have read the Privacy Policy, understood it, assent and consent to its terms and conditions, including subsequent changes and amendments. The Privacy Policy forms a part of this TOU. If you do not agree to any of the terms of the Privacy Policy, we advise you not to use or access the Platform.

USING COMPANY PLATFORM

The Company provides various Services through the Platform, including purchase and servicing of the insurance policies offered by one or more insurers. The Platform also allows you as a user to compare different insurance policies provided by different companies and also helps you to claim insurance amount. By visiting/ accessing/ using the Platform and accessing the information, resources, Services, products, and tools provided therein, either directly or indirectly (hereafter referred to as “**Resources**”), you agree to be fully bound by the terms of this TOU and the Privacy Policy. You further agree to use the Resources only for the purposes intended as permitted by the terms of this TOU, and/or applicable laws, regulations and generally accepted online practices or guidelines.

You understand that:

- In order to access the Resources, you may be required to provide certain information about yourself/ person/ property proposed to be insured, including, but not limited to, details such as name, address, contact details, etc. You agree and acknowledge that any information provided by you will always be accurate, correct, complete and updated from time to time, as required.

- You are responsible for maintaining the confidentiality of any information associated with any use or access to the Resources. Accordingly, you are responsible for all activities that occur under your account/s.
- Accessing (or attempting to access) any of the Resources by any means other than through the permitted means (or means provided by the Company) is strictly prohibited. You specifically agree not to access (or attempt to access) any of the Resources through any automated, unethical or unconventional means.
- Engaging in any activity that disrupts or interferes with the Resources, including the servers and/or networks to which the Resources are connected or where the Resources are located, is strictly prohibited.
- Attempting to copy or copying, duplicating, reproducing, selling, trading, or reselling of the Resources is strictly prohibited.
- Without limitation to the liability under applicable law or contract, you are solely responsible for any consequences, losses, penalty or damages that we may directly or indirectly incur or suffer due to any unauthorized activities conducted by you, as explained above, and may incur criminal or civil liabilities.

USER CONDUCT

You may access and use Company Platform for lawful purposes and in relation to the Resources provided therein only. The user of Company Platform is responsible for adhering to any and all laws, rules, and regulations that are applicable regardless of any previous knowledge or lack of knowledge about such laws, rules or regulations. Symbo is not responsible for the content of any information that is uploaded, posted or transmitted by you or other third parties to Company Platform. Since Symbo need not always control the content of what is uploaded, posted, or transmitted, it cannot guarantee the accuracy, integrity of quality, or legality of such content. Anyone who registers or uses Company Platform or any resources, including the Resources, located therein does so at his or her own risk, and Symbo shall not be liable in any way for the content, or for any loss or damage that may be incurred as a result of using any content or information transmitted via Company Platform. Symbo's rights and protections as stated in these TOU are equally applicable to any internet service provider that it has selected to host Company Platform or any related resources.

You agree that you will not use the Platform to:

- Commit or cause to be committed any criminal offense or encourage conduct that would constitute a criminal offense or give rise to a civil liability, or otherwise violate any local, state, central, federal or international law or regulation;
- Upload, post, e-mail or otherwise transmit any content that is unlawful, defamatory, harassing, abusive, invasive of another's privacy, infringes upon the rights of third parties, harmful, wrongful, or obscene;
- Harm any minors in any way;
- Upload, post, e-mail or otherwise transmit any material, information or content that you do not have a right to transmit under law or contractual relationship;
- Upload, post, email or otherwise transmit any material, information or content that infringes any patent, trademark, trade secret, copyright, or other proprietary rights of any other individual, party or entity;

- Disguise the origin of the material, information or content by omitting or obscuring copyright or authorship, or by forging headers or otherwise manipulating identifiers;
- Upload, post, e-mail or otherwise transmit any unsolicited advertising, promotional materials, or other forms of solicitation, such as “junk mail”, “spam”, “chain letters”, or “pyramid schemes”;
- Damage or delete any material, information or content or communication that is not yours or to interfere with the ability of others to have access or use of this website;
- Upload, post, e-mail or otherwise transmit any material, information or content that contains a software virus or any other computer code, file or program that would interfere with the functionality of any computer software, hardware or telecommunication equipment;
- Disrupt the normal communication or otherwise act in such a way that would negatively impact other users’ ability to engage in real-time exchanges;
- Impersonate or claim a relationship with or speak for any individual, business, association, institution, or other organization, including, but not limited to Symbo for which you have no authorization to do so or to claim such a relationship;
- Interfere with or disrupt the services or servers or networks connected to the Services, or disobey any requirements, procedures, policies, or regulations of networks connected to the services and/or the Platform;
- Collect or store personal data about other users of the Platform;
- Stalk or otherwise harass any individual;
- Cause to be reproduced, duplicated, copied, used, distributed, sold, resold, or otherwise exploit in any manner for commercial use or purposes, any aspect of Company Platform or any of the Resources, found therein or any of the associated software, services or products related thereto; or
- Attempt to probe, scan, or test the vulnerability of the Platform or any related system or network or breach any security or authentication measures used in connection with the Platform or attempt to decipher, decompile, disassemble, or reverse engineer any of the software used to provide the Service.

You shall use its best effort to hinder and prevent piracy and hacking with respect to the Platform at your end. In the case of occurrence of any piracy and hacking with respect to the Services and the Platform, you shall inform us immediately.

USER GENERATED CONTENT

We may provide various open communication tools on the Platform, such as blog comments, posts, public chat, forums, message boards, newsgroups, reviews, various social media services, etc. You understand that we do not pre-screen content posted by users of these various communication tools, which means that if you choose to use these tools to submit any type of content on our Platform (“**User Generated Content**”), then it is your personal responsibility to use these tools in a responsible and ethical manner.

By posting information or otherwise using any open communication tools as mentioned, you agree that you will not upload, post, share, or otherwise distribute any content that upload, post, share, or otherwise distribute any content that. (i) is illegal, threatening, defamatory, abusive, harassing, degrading, intimidating, fraudulent, deceptive, invasive, racist, or contains any type of suggestive, inappropriate, or explicit language; (ii) infringes on any trademark, patent, trade secret, copyright, or other proprietary right

of any party; (iii) contains any type of unauthorized or unsolicited advertising; and(iv) impersonates any person or entity, including any employees or representatives of Symbo.

We do not assume any liability for any User Generated Content posted by you or any other third party users of the Platform.

We have the right at our sole discretion to remove any content that, we feel in our judgment does not comply with this TOU, along with any content that we feel is otherwise offensive, harmful, objectionable, inaccurate, or violates any third party rights, including, copyrights or trademarks. Any material, information or content that is uploaded by you or is otherwise made available by you to Symbo is and remains your sole property or that of your licensors. Upon uploading or making available of any material, information or content by you, on behalf of yourself or your licensor, you automatically grant Symbo a perpetual, royalty free, non-exclusive right and license to use, reproduce, modify, publish, distribute, display, perform and transmit the information or content through Symbo. You further warrant that all such materials do not infringe upon any copyright, violate any property rights or contain scandalous, libelous, or unlawful material. This section only refers and applies to User Generated Content.

Your personal information, provided as part of our registration and/ or purchase process, is covered by the Privacy Policy.

YOUR ACCOUNT AND OTHER DETAILS

In order to use some of the Resources, you may be required to create an account (“**Account**”) and provide to the Company necessary information, data, login id, passwords, usernames, PINs, email address, mobile number, other log-in information, materials or other contact information and content (collectively “**Account Information**”). You are permitted to use the Services only after proper and valid authentication, which will need to be done explicitly by you. When creating an Account, you shall provide accurate and complete information. In order for the Platform and Resources available therein to function effectively, you must keep your Account Information up to date and accurate. You are solely responsible for safeguarding your authentication credentials and you agree not to disclose these credentials to any third party. You agree to take sole responsibility for any actions made using your Account, whether or not you have authorized such actions. You agree and understand that you are responsible for maintaining the confidentiality of your Account Information. You shall immediately notify Company of any unauthorized use of your Account. By providing the Company with your email address, you agree to receive all required notices electronically, to the e-mail address provided.

It is advised that you should change the password of your Account at regular intervals. In addition to user ID and password Symbo may, at its discretion, require you to adopt such other means of authentication including but not limited to digital certification and / or smart cards and/or two factor authentication like public or private keys, challenge questions etc.

USER CONTACT

You authorize the Company to call, send SMS and email or to contact you by any other similar means on the contact information (made available by you on the Platform either at the time of subscription, making an inquiry, making an application for any of the Services offered or otherwise), to offer you information about the Services you may have opted for or that you may be interested in. You authorize us to call, SMS or email or contact you by way of any other similar means for the mentioned purpose.

We will also use your contact details information to: (i) send you information about the Services offered by Company; (ii) contact you through SMS and email for reminder notices, service request processing for the Services opted by you; or (iii) keep you updated on the Content through our newsletters.

In the event you do not wish to receive such information, you may unsubscribe through the facility in the communications you receive or by reaching out to us for the same.

INTELLECTUAL PROPERTY RIGHTS

All content and materials available on Company Platform, including but not limited to text, graphics, website name, code, images and logos are either the intellectual property of Symbo or under licensed use by Symbo, and are protected. Any inappropriate use, including but not limited to the reproduction, distribution, display or transmission of any content on this site is strictly prohibited, unless specifically authorized. Nothing in the TOU is intended to, nor shall be construed to vest in, transfer or to otherwise convey to you any right, title or interest in the Platform or any intellectual property associated therewith.

The Parties agree that delivery, provision or performance of Services pursuant to the TOU may result in discovery, creation or development of copyright, designs, processes, methods, techniques, improvements, strategies, or other original works of authorship and other intellectual property rights and the user agrees and acknowledges that all rights, title and interest in and to all such intellectual property, upon the creation of the same, shall always fully and absolutely vest in the Company.

The Company shall have the right to use your data and other information to provide Services to you and to evaluate, update, improve and upgrade the Platform and the Services and for analytics and research purposes in accordance with applicable law.

CONTRIBUTIONS TO COMPANY PRODUCTS

By submitting ideas, suggestions, documents, and/or proposals ("**Contributions**") to Company Platform through its suggestion or feedback webpages, you acknowledge and agree that:

- Your contributions do not contain confidential or proprietary information.
- Symbo is not under any obligation of confidentiality, express or implied, with respect to the Contributions.
- Symbo shall be entitled to use or disclose (or choose not to use or disclose) such Contributions for any purpose, in any way, in any media worldwide.
- Symbo may have something similar to the Contributions already under consideration or in development.
- Your Contributions automatically become the property of Symbo without any obligation of Symbo to you.
- You are not entitled to any compensation or reimbursement of any kind from Symbo under any circumstances.

You are solely responsible for the content of any postings you submit, and the Company assumes no responsibility or liability for any content submitted by you or any other user of the Platform. We reserve the right to remove the content you provide at any time, but you understand that we may preserve and access a backup-copy, and we may disclose the content if required to do so by applicable law or in a good faith belief that such access, preservation, or disclosure is required by applicable law or in the best interests of the Company.

Any content you submit is for non-commercial use only. Any content you submit will be routed through the internet and you understand and acknowledge that you have no expectation of privacy with regard to any content you submit. Never assume that you are anonymous and cannot be identified by your posts.

REWARDS AND OFFERS

- The Company, or its affiliates and group entities (collectively “**Symbo Group**”), may run contests and competitions from time to time with various rewards attached to such competitions.
- By entering any competition organized/ hosted by the Symbo Group, you are deemed to have indicated your agreement to be bound by these TOU.
- Symbo Group reserves the right to cancel or amend the competition and these terms and conditions without any prior notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of Symbo Group’s control. Any changes to the competition will be notified to the candidate as soon as possible by the Symbo Group.
- Symbo Group shall have the right, at its sole discretion and at any time, to change or modify these terms and conditions, and such change shall be effective immediately upon posting to this webpage.
- Candidates shall not post any profanity or abusive comments on the respective Symbo Group’s social media page/s. In the event of any such profanity or abusive comments posted on foregoing pages, such candidates shall be disqualified forthwith and Symbo Group reserves its rights, in addition to removing such post, to take legal action against such candidate and/or user.
- Candidates providing their personal information or the customer’s personal information to Symbo Group understand that such information may/may not be used for Symbo Group internal training purposes and to send participants promotional information in the future pertaining to Symbo Group.

INDEMNITY

You agree to indemnify and hold Symbo, its parent company, officers, subsidiaries, affiliates, successors, assigns, directors, officers, agents, service providers, suppliers and employees, harmless from any claim or demand, including penalty, reasonable attorney fees and court costs, made by any third party due to or arising out of content submitted by you, your use of the Platform or associated services, violation of the TOU and Privacy Policy, breach by the user of any of the representations and warranties herein.

NO RESALE OF SERVICE

You agree not to reproduce, duplicate, copy, sell, resell or exploit for any commercial purposes, any portion of the Platform, the Resources or associated services, use or access of the Platform, the Resources or any associated services.

DEALINGS WITH THIRD PARTIES

The Platform and the Resources may also include access to products and services of independent third parties either directly or via links to sites operated by such third parties. Where these products and services of third parties form part of the Platform and the Resources, we will endeavour, but are not obliged to, indicate that these products and services are provided by third parties. In all cases, your correspondence or business dealings with, or participation in promotions of, other parties found on or through the Platform and the Resources (including without limitation providers of products and services, advertisers and other users of the Platform and the Resources), including payment and delivery of related goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and such third party, even where it is in relation to any products services that are co-branded with us which may include our trademarks. You agree that we shall not be responsible or liable in any way for any loss or damage of any sort incurred as the result of any such dealings with any third parties, as the result of the presence of such third parties on the Platform and the Resources, or as the result of the use of the Platform and the Resources in any way by such third parties.

The Platform and the Resources may provide, or third parties may provide, links to other world wide web or other online electronic sites or resources. You acknowledge that Symbo has no control over such sites and resources, you acknowledge and agree that Symbo 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 Symbo shall not be responsible or liable, in any manner whatsoever, 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 or resource.

PAYMENT INSTRUCTION

When the Company receives transaction instructions from you through the payment mode, the Company will be entitled to debit any payment plus any charges payable for the transaction from the account you have specified. The Company 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.

The Company shall have no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any transaction, on account of the cardholder having exceeded the preset limit mutually agreed to by the cardholder with the card issuing entity.

Evidence of transaction: In respect of any transactions which may be permitted by the Company via its Platform from time to time, the Company's own records of such transactions, maintained through computer systems or otherwise, shall be accepted as conclusive evidence and binding on you for all purposes. More particularly, the record of the Company generated by the transaction(s), including the recording of the time of the transaction(s), shall be conclusive proof of the genuineness and accuracy of such transactions.

LIMITATION OF WARRANTIES

By using the Platform, you understand and agree that the Platform and the Resources provided are "as is" and "as available". This means that we do not represent or warrant to you that:

- The products/policies available on the Platform is suitable for you and your requirements;
- The use of the Resources will meet your needs or requirements.
- The use of the Resources will be uninterrupted, timely, secure or free from errors or virus.
- The information obtained by using the Resources will be accurate or reliable, and any downloads from Company Platforms will not harm your computer or device in any way.
- The Company has screened or verified any of the information posted herein, unless otherwise specifically so stated on the Platform.

Symbo has no liability in relation to or arising out of the Platform, including the information and recommendations set out therein. You are responsible for the final choice of your product. Please seek further advice from Symbo or the relevant participating companies before choosing any product or service which you wish to avail, in case you have any doubts or queries about the same. The Company disclaims any financial liability whatsoever to any user on account of the use of information provided on the Platform. The information contained is neither intended nor implied to be a substitute for professional advice.

Furthermore, Symbo does not guarantee when or if you will actually acquire the product that you have chosen and does not accept any liability arising out of delay in you acquiring the product. You acknowledge and accept that the final issuance of the policy is subject to the underwriting norms and sole discretion of the insurance company whose policy you have chosen to buy.

LIMITATION OF LIABILITY

You expressly understand and agree that in no event Symbo or its contractors, agents, licensors, partners, employees, representatives, suppliers be liable to you for any special, direct, indirect, incidental, consequential, punitive, or exemplary damages (including without limitation loss of business opportunities, lost revenues, or loss of anticipated profits or any other pecuniary or non-pecuniary loss or damage of any nature whatsoever) arising out of or relating to this TOU, or which may be incurred by you as a result of using the Platform or the Resources or the content, the Services, or any reference site, or your use or inability to use the Services. The Company shall not be liable for, any damages to, or viruses that may infect, your computer equipment, other electronics or any other property as a result of your access to, use of, or browsing in the Platform or your downloading of any materials, data, text, images, video, or audio from the Platform.

Notwithstanding anything contained herein, in no event will the Company's or any of its shareholders', directors', employees', agents' total liability to the User for all damages, liabilities, losses, and causes of action arising out of or relating to (i) this TOU, (ii) the Platform or Services, (iii) the User's use or inability to use the Services, however caused and whether arising in contract, tort including negligence, warranty or otherwise, exceed the amount of consideration received by the Company from the user for accessing or using the Platform or Resources.

CONFIDENTIALITY

Symbo takes all reasonable precautions to preserve the confidentiality and prevent any corruption or loss, damage or destruction of the data and information provided by you, in keeping with industry standard practices. All personal information will be kept confidential in accordance with the Privacy Policy. However, Symbo reserves the right to collect statistical, anonymous and aggregate data based on your usage of the Platform, such information does not consist of any of your private and sensitive information (such as your name, address, phone number, etc.) or your financial information (such as payment details, bank account details, etc.), to understand user behaviour and characteristics and to inform advertisers of such information as well as the number of users that have been exposed to or clicked on the advertising banners.

Symbo follows generally accepted industry standards to protect the personal information submitted to us. However, no method of transmission over the internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use industry best practices to protect your personal information, we do not guarantee its absolute security and disclaim any liabilities to that effect.

FORCE MAJEURE

Symbo shall not be liable if any transaction does not materialize or may not be completed or for any failure on its part to perform any of its obligations under the TOU or the Privacy Policy or those applicable specifically to any Services, if the same 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. "Force Majeure" means any event due to any cause beyond the reasonable control of Symbo, including without limitations, sabotage, fire, flood, explosion, acts of god, epidemics, pandemics, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, faults or failures in telecommunication, unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, computer hacking, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious code, unauthorized access to computer data and storage devices, destructive or corrupting code or program, mechanical or technical errors/failures or power outage, etc.

TERMINATION

You may cancel disable or delete your access and/or use of Platform/ Services and user Account at any time by going to their account settings or by contacting the Company at support@symboinsurance.com

In the event that you delete or disable your Account, the Company shall not be liable to refund any fees paid by you. Once you delete your Account, the Company may delete all of the User data and remove all access to the cancelled account.

The Company reserves the right to discontinue the Platform or the Services or to change the Services at any time and will provide notice of such discontinuation or change to you through posting changes to this TOU and/or by notifying you through email using the Account Information that the User has provided to the Company. In the event the Company discontinues the Services, the Company will refund any fees paid by you for which Services have not been rendered by us.

If you breach any provision of the TOU or the Privacy Policy, the Company shall have the right to terminate your access to and use of the Services immediately, without notice, and to deactivate your Account. In the event of such termination or deactivation, the Company will not be required to refund any fees or other charges paid by you.

You acknowledge that, although the Company has no obligation to monitor your use of the Services, the Company has the right to do so for the purpose of operating the Services, to ensure your compliance with the TOU and the Privacy Policy, or to comply with applicable laws or the order or requirement of a court, administrative agency, or other governmental body. The Company reserves the right at all times to disclose, in its sole discretion, any user files when necessary (a) in accordance with applicable any law, regulation, or governmental request or (b) reduce or prevent what the Company considers to be, in the Company's sole discretion, a serious or imminent threat to the user's health or safety, or the health or safety of another person.

MODIFICATION/UPDATING OF THE TOU

The Company reserves the right to change, modify, add to, or remove, portions of the TOU at any time at will and in the event that we are required to do so as a result of any applicable regulations or as required by law for any other purpose and as amended or made applicable from time to time and as per Company policy. In the event that any material changes are made, we shall inform you by way of a notice displayed on our home page for a period 30 days from such change.

SEVERABILITY

If any part of the TOU or the Privacy Policy is determined to be invalid or unenforceable pursuant to applicable law including, then such unenforceable provision shall be deemed to be replaced with a suitable legal alternative provision that achieves the purpose of the original provision as closely as possible.

RELATIONSHIP OF THE PARTIES

You and the Company agree that that nothing in the TOU or the Privacy Policy shall be deemed to constitute a partnership, joint venture, agency relationship or otherwise between the Parties.

In case you have any questions or wish to opt-out of certain Services, you may contact us at D- 310, Kanakia Zillion, LBS Marg, BKC Annexe, Mumbai - 400070 or email to support@symboinsurance.com

GOVERNING LAW AND ARBITRATION

This TOU and the Privacy Policy shall be governed and construed in accordance with the laws of the Republic of India and subject to the arbitration provision below, the courts at Mumbai shall have exclusive jurisdiction on all matters and disputes arising out of and relating to the Platform, Services and the Resources.

All disputes in relation to the TOU and the Privacy Policy will be resolved by arbitration at Mumbai, in accordance with the Indian Arbitration and Conciliation Act, 1996 by a sole arbitrator appointed by the

Parties mutually. The arbitration award shall be final and binding on the Parties, and enforceable in accordance with its terms. The arbitrator shall state the specific reasons for its findings in writing. The Parties agree to be bound thereby and to act accordingly.

CODE OF CONDUCT

The Company shall comply with the code of conduct specified by the Insurance Regulatory and Development Authority of India and the following:

- (i) With respect to customers, every Point of Sales Person (“POSP”) agent shall:
 - (a) share the license (certificate to sell insurance) if requested by the clients/customers;
 - (b) understand the needs of customers and share the right and required information with the customers;
 - (c) share the right nature of information required with the customers;
 - (d) give prompt assistance to the policyholders or claimants or beneficiaries in complying with the requirements for the settlement of claims by the insurer;
 - (e) disclose their commission if asked by the customer;
 - (f) procure documents from the buyer which are important for proposal form and other documents which are needed to complete the proposal;
 - (g) share the premium amount with the prospect, if asked;
 - (h) if the policyholder has any adverse habits or income inconsistency the agent is supposed to inform the insurer about that, along with the documents submitted in order to keep the decision-making right for the prospects; and
 - (i) offer necessary assistance to policyholder if they need help with change in nomination, change of address etc.
- (ii) To avoid fraudulent activity every POSP agent shall not:
 - (a) sell any insurance policy without a valid license (certificate to sell insurance);
 - (b) engage in selling practices that involve influencing customers to remove any material information in the proposal form;
 - (c) influence customers to submit any wrong information in the proposal form or documents;
 - (d) behave with the customers in a discourteous manner;
 - (e) interfere with the proposal introduced by any other agent;
 - (f) offer different rates, advantages, terms and conditions other than those offered by his insurer;
 - (g) receive income partially or fully under the insurance contract; and
 - (h) force the existing policyholder to terminate a policy and buy a new policy from him within 3 years from the date of termination.

- (iii) Every POSP agent should follow the code of conduct for social media:
- (a) POSP should not create an individual Facebook page or any other social media page with the name of the service provider (in this case, Symbo India Insurance Broking Private Limited); however, if needed, the POSP agent can create an individual page with their name and can share the posts of Symbo Group's official page on their page with required permissions;
 - (b) all the above rules for customers and sales should also be followed on online channels as well;
 - (c) customers/prospects should be given with all fair information and should not be diverted;
 - (d) each POSP agent shall conduct themselves properly on social media and any personal opinions shouldn't be reflective of the Symbo Group; and
 - (e) Symbo Group reserves the right to ask the POSP agent to remove social media postings in the case of non-compliance, the Company reserves the right to cancel an agent's license (certificate to sell insurance).