



Terms and Conditions

For Using Mitsui Sumitomo Insurance Co., Ltd. Thailand Branch's Website and Application

Version updated on March 23rd, 2022

Terms and Conditions shall be enforced between Mitsui Sumitomo Insurance Co., Ltd. Thailand Branch and the User. The User confirms that these Terms and Conditions have been read, understood, and agreed by the User, and the User has decided to use the Website and/or Application as well as use the services on this Website and/or Application.

Definition

“Agreement” or “Terms and Conditions” means these Terms and Conditions.

“Company” means Mitsui Sumitomo Insurance Co., Ltd. Thailand Branch.

“Website” means the Company's Website

“Application” means the Company's Application.

“User” means the person who visits and uses the Application.

Terms and Conditions for using the Application

- The Company and MS&AD Group own the trademarks, logos, service marks and trade names published on the Website and/or Application and, unless prior written consent of Company and/or MS&AD Group is given, the use of any such trademarks, logos, service marks and trade names will not be permitted or licensed. The copyright of all the pages, information, contents, pictures, videos, audios, graphics, computer programs, and materials contained in the Website and/or Application is owned by Mitsui Sumitomo Insurance Co., Ltd. Thailand Branch and MS&AD Group unless otherwise specified. No part of these materials may be modified, stored in a retrieval system, transmitted, copied, distributed, or used in any other way for commercial purposes without Mitsui Sumitomo Insurance Co., Ltd. Thailand Branch's prior written consent.
- To access the Website and/or Application, the User needs to have a computer, smart phone, tablet, or communication devices to connect to the internet. All computer and communicative devices used must have installed the appropriate software regarding antivirus or anti-Trojan protection. The Company will not be liable for any loss or damage arising from or for any consequential loss directly or indirectly caused by internet use, viruses, Trojans or by the operation of anything which is not provided by the Company.
- The Company shall keep all confidential information provided by the User and received from the Website and/or Application and shall share confidential information with those who need to know it to



the extent necessary for the purposes of the services on this Website and/or Application. The Company shall not disclose confidential information to any other party, without the prior consent of the User unless required by law, government agency, court, or authorized government officer.

- The User shall not leave the computer, smart phone, tablet, or all communicative devices while opening the Website and/or Application.
- The Company shall accept no liability for any loss or damage arising from using the Website and/or Application.
- If the Website and/or Application is accessed with the correct and registered User ID and/or Password, it shall be deemed that all transactions are made by the User. The User agrees and accepts that the Company shall not be responsible for any loss or damage arising from such access.
- Using any data, context, or information on the Website and/or Application is done entirely at the User's own risk and responsibility.
- The User shall keep the User ID and/or Password strictly confidential, the User shall contact the Company directly and immediately if the Password or User ID is forgotten, lost, or compromised.
- The Company shall not be liable for any loss, damage, failure, delay, or any other matter arising from force majeure or circumstances beyond the Company's control.
- The User warrants that all the information provided for the Company on the Website and/or Application is true, correct, and complete, and the User shall inform the Company if there are any subsequent changes in the information provided.
- The Company reserves the right to introduce new services or products, modify product wordings or content on the Website and/or Application without prior notification.
- The Company shall not warrant or guarantee the correctness, completeness, validity, or accuracy of any information provided by any website or application—linked to the Company's Website and/or Application.
- All the provisions of these Terms and Conditions shall be applied only if not contrary to prevailing laws. If any part or provision is considered illegal, invalid, or unenforceable, the rest of these Terms and Conditions will remain in full force.
- These Terms and Conditions shall be governed and construed under the laws of the Kingdom of Thailand. If there is any dispute, the Company and the User agree to use the jurisdiction of the Thai courts.