



## Terms & Conditions

### 1. About WWW.THETRAVELINSURERS.COM

#### **thetravelinsurers.com**

thetravelinsurers.com is a website owned by MAGALAN TRADE S.A. - URUGUAY RUC: 21-5522810013 Legal Address: Ituzaingo al sur S/N Oficina O 13 Block II - Zona Franca Florida - Uruguay Domicile of Choice: Ituzaingó 1323 of 102 - Montevideo - Uruguay; And MAGALAN UK Ltd. The Meridian - 4 Copthall House, Station Square, Coventry CV1 2FL , United Kingdom

"Under this agreement, the payment processing services for goods and/or services purchased on this website are provided by MAGALAN UK LTD on behalf of MAGALAN TRADE S.A. or by MAGALAN TRADE S.A., depending on the type of payment method used for the purchase of the goods and/or services.

In the event you choose to pay with credit card and the payment will be processed via a European Acquirer, these terms are an agreement between you and MAGALAN UK LTD. For any other type of purchases, these terms are an agreement between you and MAGALAN TRADE S.A. and goods and/or services will be delivered by MAGALAN TRADE S.A. directly."

**Customer Care: info@thetravelinsurers.com**

### 2. General Conditions

#### **a. Sign-up Process:**

The requested product shall only be considered signed up for and effective upon payment thereof and delivery of the original company policy. Upon failure to make such payment by the means provided by thetravelinsurers.com, prior to the date of departure, the requested transaction shall be deemed nullified by operation of law.

#### **b. Liability of our Company:**

thetravelinsurers.com agrees to provide its users with true information concerning the promotion, offer and subscription of contracts for traveller assistance services rendered by the member travel assistance companies. thetravelinsurers.com is an official marketer of products of all the Travel Assistance Companies within the portal, as a broker between such companies and the users. Accordingly, thetravelinsurers.com shall not be liable for any information previously supplied by such companies, and its responsibility is limited to provide independent brokerage and advice. Therefore, the thetravelinsurers.com disclaims any liability in relation to the services and coverage offered by the policies taken with insurance or travel assistance companies. The product offers appearing on www.thetravelinsurers.com were prepared with details furnished by travel assistance and insurance companies. **thetravelinsurers.com** does not warrant that such information contains no errors at its origin.

**thetravelinsurers.com** reserves the right to make any changes to its Portal and to these conditions of sale and contract, which are available online. Any copying of contents of this website, in whole or in part, is prohibited.

#### **Due to the characteristics of Internet operations, no member of thetravelinsurers.com may be held liable:**

- For temporary unavailability of Portal access at a certain time.
- For the accuracy or currency of any contents, information or offers of products and services supplied by third parties, especially those provided by insurance companies, nor for any interpretation or use by any such company.

At the Portal there is simplified information, or else written to make it more easily understandable to the average user, so thetravelinsurers.com shall not be liable for any erroneous interpretation that could result from the information presented herein, unless there is negligence by our Company in the fulfilment of its

duties, as described in these Conditions of Sale and Contract. **thetravelinsurers.com** shall not be liable in any case whatsoever for damages resulting from acts of God or unforeseeable events, nor for any damage arising from the User's negligence. **thetravelinsurers.com** offers its services to Europe, Asia and Oceania.

#### **d. Payment:**

Under this agreement, the payment processing services for goods and/or services purchased on this website are provided by MAGALAN UK LTD on behalf of MAGALAN TRADE S.A. or by MAGALAN TRADE S.A., depending on the type of payment method used for the purchase of the goods and/or services. In the event you choose to pay with credit card and the payment will be processed via a European Acquirer, these terms are an agreement between you and MAGALAN UK LTD. For any other type of purchases, these terms are an agreement between you and MAGALAN TRADE S.A. and goods and/or services will be delivered by MAGALAN TRADE S.A. directly.

### **3. Privacy Statement:**

Our priority at **thetravelinsurers.com** is to maintain the trust and security of our customers. We understand that information privacy is an important matter for customers and visitors of our website. Whether you are a customer of **thetravelinsurers.com**, or if you are simply visiting our site, we want you to understand how we protect your privacy if we collect and use your information, and the steps we take to safeguard such information.

#### **Is this website safe?**

It is. When you send private or personal details, such as your credit card number or residential address, to order your policies on this Website, you can be assured that your transaction is safe. Your personal and credit card information are protected by Secure Sockets Layer (VERISIGN SSL), a blocking technology that starts up before the details are sent on the Internet.

To validate this safety, **thetravelinsurers.com** has engaged the services of Verisign, the world leader in SSL security certification.

Our servers use SSL, an advanced blocking technology working on the following browsers: Netscape (version 2.0 or higher), Firefox 1.0 or higher, GChrome 1 or higher, Microsoft Internet Explorer (version 6.0 or higher) and AOL (version 3.0 or higher). This technology protects your information and guarantees your privacy.

You can determine if the page you are viewing uses SSL technology if you see the lock icon at the bottom right corner of the status bar.

Look for "Frequently Asked Questions" about SSL technology by Verisign, Inc., one of the leading brands in Internet security.

### **4. General information about your visit to the website [www.thetravelinsurers.com](http://www.thetravelinsurers.com):**

At **thetravelinsurers.com**, no personal or account information is registered on our servers when a customer or visitor enters public areas of our site. Although we use data collected at the site to improve content and the services offered to our visitors, such details are taken collectively and anonymously, and we do not associate any personal information to the collection of such data. The collected data may include: the number of visitors to our website, the pages visited, the time of your visit, the name of the website from which the visitor comes (for instance: yahoo.com).

#### **a. Links**

The **thetravelinsurers.com** website may include links to other websites, and other websites may link to ours. This Website Privacy Statement only applies to information collected on our site. **thetravelinsurers.com** shall not be liable for any privacy policies or content of websites accessed through links on our website, since we do not control the use or protection of information provided by you or collected by such websites. Please take into account that you are providing information to a third party, so you should inform yourself about the privacy policy provided by such third party.

#### **b. Personal Non-public Information**

If a visitor to **thetravelinsurers.com** provides personal non-public information (e.g. name, address, telephone number, e-mail address) with the purpose of receiving information about our products and services, or if you

are a customer of thetravelinsurers.com and we obtain personal information from you or from other sources of non-public information, in order to provide you with our products and services, we take the following steps to safeguard such personal information.

## **5. Security Procedures:**

### **a. thetravelinsurers.com access to your personal information is limited to:**

Management or employees who need to know the information to provide the products and services you receive from us.

### **b. Cancellation Policy:**

A policy may be cancelled in writing by e-mail, not before 48 business hours prior to the departure of the passenger. Cancellation of a plan is subject to a penalty of 30% of the total policy amount, in respect of administrative expenses. If you wish to cancel your coverage, please send an e-mail to [info@thetravelinsurers.com](mailto:info@thetravelinsurers.com) requesting the cancellation. The message should include: First Name, Surname, Passport No, Company, ID No, Coverage No, Departure Date, Return Date, Origin ID, Destination.

The user may modify the commencement date of his/her trip via e-mail to [info@thetravelinsurers.com](mailto:info@thetravelinsurers.com), An insurance plan may NOT be cancelled after the effective date of the coverage.