

TERMS OF USE

In the following terms of use, “Us”, “We”, “Our”, “AVA” refers to “AVA Insurance Brokers Pte Ltd” and/or any affiliates, related corporations and branches. “You”, “Your”, “Yours” refers to the person to whom these terms and conditions applies to.

CONDITIONS OF USE

This platform is intended only for use by AVA, you, and parties that have been authorised by AVA (collectively, AVA Authorised Parties). You shall not allow any party other than AVA Authorised Parties to use or access this platform.

By accessing this website or mobile app (henceforth referred to as platform) and all its pages, you expressly agree to be bound by the following terms and conditions without any limitation or qualification whatsoever. If you do not agree to the terms and conditions below, do not access this platform or any pages thereof.

You agree that you will not act in any manner that, in AVA’s sole discretion, is likely to adversely affect or harm AVA’s good will and /or reputation.

This platform consists of multiple pages. Certain sections or pages might contain additional terms and conditions, which are in addition to these Terms and Conditions. In the event of a conflict, the additional terms and conditions will prevail for those relevant sections or pages.

MODIFICATIONS OF TERMS AND CONDITIONS

AVA reserves the right at any time to modify these terms and conditions without prior notice to you. By continuing to access and/or use this platform after these terms and conditions have been modified, you expressly agree to be bound by any and all such modifications. All modifications to these terms and conditions will be reflected by the updating of this page. You are therefore advised to periodically review the terms and conditions to keep up to date on the terms and conditions to which you are bound to. In addition, if there are any changes made to the terms and conditions, we will indicate it on our platform.

MODIFICATIONS OF PLATFORM

We reserve the right at any time to modify and/or discontinue, temporarily or permanently, any of our platforms and services with or without notice. You agree that we will NOT be held liable or responsible for any loss, damage, expense and cost suffered by you and/or your personnel directly, incidentally, consequentially or indirectly arising from any modification, suspension or discontinuance of our platform and/or any of our services.

PRIVACY POLICY

Our Privacy Policy describes our collection, use, disclosure, processing and protection of non-public personal information and personal data. Our Privacy Policy will help you understand how we treat the customer information that we obtain in the course of providing you products and services. It is strongly advised to read and understand our [Privacy Policy](#).

SECURITY POLICY

Our Security Policy will state the methods we use to provide you with secure e-payment services as well as to safeguard your personal data. Also, it includes security guidelines that you are advised to follow to protect you own personal data and transactions. It is strongly advised that you read and understand our [Security Policy](#).

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You may not insert a hyperlink to our website on any other of our websites. The name of AVA may not be used in any way, including advertising or publicity pertaining to any material on this website. However, you may download and print any materials and information found on our platform for your personal, non-commercial use.

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We do not warrant that this platform and its materials are free from any virus or other malicious, destructive or corrupting code, program or macro.

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Any material downloaded or otherwise obtained through the use of our websites and platforms is done at your own discretion and risk and you will be solely responsible for any damage to your computer system or loss of data that may result from the download of any such material.

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You agree to indemnify and hold AVA and its directors, employees, agents, and authorised representatives harmless for all damages, losses, expenses and costs (Including legal costs) arising from or in connection with:

(1) your access of this website and/or use of the online services, or (2) any other party's access of this website and/or use of the online services using your user id and/or login password, or (3) your breach of any of these Terms and Conditions of Use, or (4) any other party's breach of any of these Terms and Conditions of Use where such party was able to access this website and/or use the online services by using your user id and/or login password.

TERMINATION

We reserve the right to suspend or terminate your account and refuse you any current or future use of any of our websites or Online Facilities in our sole discretion, without any notice, for any reason whatsoever, including where we have reasons to believe that you have breached or acted inconsistently with the Terms and Conditions.

We will not be liable in any way to you or to any third party for any termination of your access to our websites and/or the Online Facilities.

WAIVER

Our failure to exercise or enforce any right or provision of the Terms will not constitute a waiver of such right or provision. A waiver by us of any default will not constitute a waiver of any subsequent default. No waiver by us is effective unless it is communicated to you in writing.

HEADINGS

Any headings and titles herein are for convenience only.

SEVERABILITY

If any of the provisions of the Terms are determined by any competent authority to be invalid, unlawful or unenforceable, such provision will to that extent be severed from the remaining Terms, which will continue to be valid and enforceable to the fullest extent permitted by law.

GOVERNING LAW

Nothing herein shall be construed as a representation by AVA that the information and materials contained in or accessed through this platform is appropriate or available for use in geographic areas or jurisdictions other than Singapore. By accessing our websites and Online Facilities, you agree that such access and/or use, as well as the above Terms and Conditions shall be governed by the laws of Singapore, including but not limited to the Electronic Transactions Act (Cap.88). You further agree to submit irrevocably to the non-exclusive jurisdiction of the Singapore courts.