

Table of Contents

INTRODUCTION.....	1
HOURS OF OPERATIONS.....	2
GENERAL.....	2
USER ACCESS ID.....	2
INTELLECTUAL PROPERTY.....	3
USER'S RESPONSIBILITIES.....	3
SUSPENSION OF SERVICES.....	4
PRIVACY STATEMENT.....	4
DISCLAIMER.....	4
EXCLUSION OF LIABILITY.....	5
INDEMNITY.....	5
TERMINATION.....	5
VARIATION.....	5

Date	Version No.	Remarks
Sep 2006	1.0	Initial Copy
Jan 2009	1.1	Inserted clause no. 19 on page 4

INTRODUCTION

- Welcome to the Liberty Insurance eBusiness Online System ("System"), a service brought to you by the Liberty Insurance Pte Ltd ("LIPL"). The System is a service that allows Intermediaries and Staffs of LIPL to carry out online transactions such as creation and issuance of Quotation, Proposal and Certificate of Insurance through the Internet.
- By accessing the System, you are deemed to have read and accepted the terms and conditions provided in this agreement. If you are not agreeable to the terms and conditions stated here, please kindly refrain from using this Website and the service as such terms and conditions in place will bind users at the time they gain access to, and/or use the Website and the service.

HOURS OF OPERATIONS

3. The System is available for use from 7:00am to 11:00pm on Monday to Sunday.
4. Help desk support via phone will be available during office hours 8:00am to 5:30pm on Monday to Friday.
5. LIPL reserves the right to shut down the system for maintenance as and when necessary. LIPL shall do its best to plan and notify of the system unavailability by posting a message broadcast on the online site. LIPL shall not be responsible for any damage or loss resulting from the shut down.

GENERAL

6. You shall not use the Website for any illegal purpose or in any other manner inconsistent with the Terms and Conditions of Use.
7. You are also prohibited from violating or attempting to violate the security of the Website including, without limitation, the following:
 - (i) accessing data or logging into a server or account which you are not authorized to access
 - (ii) attempting to probe, scan or test the vulnerability of a system or network to breach security or authentication measure without proper authorization
 - (iii) attempting to interfere with the service to any User, host or network, via means of submitting a virus to the Website, overloading or spamming
 - (iv) forging any TCP/IP packet header or any part of the header information in any email or newsgroup posting.
8. LIPL may from time to time, without giving prior notice, modify, suspend or alter the Website and it shall not be liable if you are prevented from accessing the Services. LIPL may also vary or update the terms and conditions of use or any information contained in this Website. Please check the Website and the terms and conditions of use periodically for changes.

USER ACCESS ID

9. You will need to have a User Access ID in order to access the System. You shall maintain the confidentiality of the User Access ID at all times and shall ensure that your User Access ID is not revealed or disclosed in any manner whatsoever to any person. Sharing of the User Access ID is strictly prohibited.

10. LIPL shall not be responsible for any unauthorized transaction resulted from the misuse or unauthorized use of the User Access ID. You shall notify LIPL immediately of any misuse or unauthorized use of your User Access ID.

INTELLECTUAL PROPERTY

11. The contents of the System such as the specifications, materials, programs developed by LIP and/or its text, graphics, logo or mark are protected by copyright, trademark and other forms of propriety rights and these rights are owned by, licensed or controlled by LIPL. No part or parts of the System may be reproduced, distributed, adapted, modified, republished, displayed, broadcast or transmitted in any manner or by any means without prior written permission from LIPL. You shall use the Services in a manner that will not infringe these rights.

USER'S RESPONSIBILITIES

12. You shall ensure that the hardware and software are compatible and suitable for communicating with the System.

The following is the recommended minimum configuration that will be accessing the system via the Internet.

- (i) **Hardware:** Pentium4 Computer with 1.4 GHz, 256 Mb RAM
 - (ii) **Operating Systems:** Microsoft Windows XP
 - (iii) **Inter Browser:** Microsoft Internet Explorer Version 6 and above
 - (iv) **Internet connection:** Broadband 256Kbps
13. You shall not retrieve, store or transmit information through the Services of other online account other than your own registered online account.
14. You shall be responsible for all transactions effected by the utilization of the Services with your User Access ID whether or not such use was authorized and shall bear all charges, losses or damages arising from any use of your User Access ID.
15. You shall use the information retrieved, stored or transmitted through the Services for its prescribed purpose. LIPL shall report any unauthorized use of confidential personal information that does not originate from you to the Police.
16. You shall not utilize the Services for any unlawful purpose.
17. You shall ensure that all information submitted through the Services is complete, accurate, true, correct and consistent with the supporting documents. Failure to do so shall result in delay in processing or rejection of the electronic submission. You shall be liable for all costs incurred due to false or incorrect information submitted.

18. You shall not hack or attempt to hack or compromise the System by any means, tools such as hacking tools, sniffers, virus and trojan. Any attempts at such activities shall subject you to prosecution under the Computer Misuse Act.
19. You shall immediately notify LIPL if your access to the system is no longer required such as when you cease to be an insurance intermediary, leave the employment of your agency, brokering firm or financial advisor firm etc.

SUSPENSION OF SERVICES

20. LIPL shall suspend the Services where incomplete, inaccurate, untrue, incorrect and inconsistent information is furnished, or where you have breached any of the terms and conditions. Willful misrepresentation or submission of false information may result in prosecution.
21. The suspension of Services shall not in any way prejudice or affect LIPL's right to take other actions against you.

PRIVACY STATEMENT

22. To safeguard your client/personal data, all electronic and transmission of client/personal data are secured with appropriate security technologies.

DISCLAIMER

23. While every care is taken by LIPL to provide the Services, LIPL disclaims all liability whatsoever, for
 - (i) any loss of or any inability to retrieve any data or information however caused and including non-deliveries, misuses, misdeliveries as a result of any interruption, suspension or termination of Service
 - (ii) any inaccuracy in the information or resources available, received or transmitted through the System
 - (iii) any malfunction, defect or error in the System
 - (iv) any delay or inability on LIPL's part in the provision of the Services under this Agreement because of any electronic, mechanical, system, data processing or telecommunication defect or failure, act of God, civil disturbance or any event outside LIPL's control.
24. Further, no warranty is given that access to the Website will be provided uninterrupted or free from errors or that any identified defect will be corrected or that the information on the Website is free from virus or other malicious, destructive or corrupting code, agent, program or macros.

EXCLUSION OF LIABILITY

25. LIPL shall in no event be liable for any damages, loss or expense including without limitation, direct, special or consequential damage or economic loss arising from or in connection or referable to:
- (i) any access, the use or inability to access or use of the Website or the service, or reliance on the information on this Website
 - (ii) any system, server or connection failure, error, omission, interruption or delay in transmission
 - (iii) any computer virus or other malicious, destructive or corrupting code, programs or macro that may affect the computer equipment, program or other property of yours.

INDEMNITY

26. By accessing this Website, you agree to indemnify, hold harmless and defend LIPL at all times from and against any claims, actions or demands, including, without limitation, reasonable legal and accounting fees, alleging or resulting from your use of the Website or Service or your breach of the terms and conditions of use.

TERMINATION

27. LIPL reserves the right, at its sole discretion, to terminate the Service, with or without cause at any time or to terminate your access to the System at any time without giving prior notice or reasons. LIPL shall not be liable for any damages, losses or expenses howsoever caused by or arising out of termination of the Service.
28. LIPL also reserves the right to deny your access to the Website if, in the opinion of the Management, you have breached any of the terms and conditions of use.

VARIATION

29. LIPL may change the contents of this terms and conditions and/or create new terms or conditions at any time. The changes shall take effect on the date specified on the notice. Should you continue to utilize the Services after the specified time, you shall be considered to have accepted the changes.



**Terms and Conditions for accessing Liberty
Insurance Pte Ltd eBusiness Online Systems
(Version 1.1)**

To : Liberty Insurance Pte Ltd. (Fax 6222 6912)

I/We hereby had read and agree to abide by the terms and conditions governing the use of Liberty Insurance e-Business Online System.

Producer Code and Name : _____

Name of Authorized Person : _____

IC No : _____

Mobile Phone no. : _____

Office Phone no. : _____

Signature / Company Stamp : _____

Date : _____

Please send the Login ID and Password to the following email address:*

* The subsequent password reset will be sent to the same email address.