



1. GENERAL

1.1. Seib Insurance and Reinsurance Company LLC (Seib) is a national Qatari company, authorised by the Qatar Financial Center Regulatory Authority under QFC license No. 00114. For further information about Seib, please refer www.seibinsurance.com

1.2. By installing, and using, the Application (as defined below), you agree to be bound by these terms of use ("App Terms") (including any updates from time to time). Please review them carefully before installation.

1.3. The "Application" means the software provided by Seib Insurance & Reinsurance Company LLC (hereinafter referred to as "Seib") to offer services related to Seib, to be used on Apple iOS and Android OS devices and any upgrades from time to time and any other software or documentation which enables the use of the Application.

2. PURPOSE AND USE OF THIS APPLICATION

This Application is intended for use by Seib client's resident in Doha, Qatar or with insurable interests in Qatar to provide information on, and access to, Seib's insurance services. Seib makes no representations that it is appropriate for other purposes and does not accept any responsibility if it is used for such other purposes. Qatar law governs and Qatar courts have exclusive jurisdiction.

3. PRIVACY AND SECURITY

3.1. Any personal information you supply to Seib when using the Application will be stored, used and disclosed by Seib in accordance with the QFC Data Protection Regulations. Information will be held by Seib at Airport Road, P.O.Box: 10973 Doha, Qatar. Individuals have the right to request access to, and correction of, their personal information.

3.2. Users will take responsibility for and use best endeavors to prevent, any unauthorized use of, access to Application and to protect your personal information and the security passwords used to access the Application.

3.3. Any loss of the mobile device used to access the Application will be reported to Seib immediately.

4. CONFLICTS OF INTEREST

We will make sure and take all necessary measures to identify, manage and avoid any actual or potential conflict of interest and ensure that you are not treated unfairly or prejudiced because of any conflict of interest. If we cannot avoid this, we will explain the position fully to you.

5. INTELLECTUAL PROPERTY

5.1. All trademarks, copyright, database rights and other intellectual property rights of any nature in the Application together with the underlying software code are owned either directly by Seib or by Seib's licensors.

5.2. Seib hereby grants you a worldwide, non-exclusive, royalty-free revocable license to use the Application for your business and personal use in accordance with these App Terms.

6. MONEY LAUNDERING

Money laundering regulations may require us to obtain proof of identity and to verify the company name, owners, authorized signatories, address, source of funding and other ancillary details before

we can arrange transactions on your behalf. In certain circumstances you may be required to provide further evidence of your identity and address in which case we will contact you for additional information.

If you have any queries, please contact our Manager, Compliance & AML by phone on the following numbers: (+974) 44026863 or (+974) 44026888 or by postal mail to the following postal address: Seib Insurance and Reinsurance Company, P.O. Box 10973 – Doha – Qatar Or by email to compliance@seibinsurance.com

7. SANCTION CLAUSE

Seib shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the company to any sanction, prohibition or restriction under United Nations resolutions, Qatar's NCTC National Terrorist Designation List or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

8. CONDITIONS OF USE

8.1. You will not, nor allow third parties on your behalf to (i) make and distribute copies of the Application (ii) attempt to copy, reproduce, alter, modify, reverse engineer, disassemble, decompile, transfer, exchange or translate the Application; or (iii) create derivative works of the Application of any kind whatsoever.

8.2. The Application is currently made available to you free of charge for your personal, non-commercial use. Seib reserves the right to amend or withdraw the Application, or charge for the application or service provided to you in accordance with these App Terms, at any time and for any reason.

8.3. You acknowledge that the terms of agreement with your respective mobile network provider will continue to apply when using the Application. As a result, you may be charged by the mobile network provider for access to network connection services for the duration of the connection while accessing the Application or any such third-party charges as may arise. You accept responsibility for any such charges that arise.

8.4. If you are not the bill payer for the mobile telephone or handheld device being used to access the Application, you will be assumed to have received permission from the bill payer for using the Application.

8.5. You agree to indemnify Seib and its subsidiaries, officers and employees in respect of any loss, damage or liability (including reasonable legal expenses) arising out of or in connection with your use of the Application, your breach of these App Terms or any other person accessing and/or using the Application on your mobile device.

9. COMPLAINTS

Should you have any complaint for any of the deficiency in the services or the products offered, you have a right to make a complaint with us, in all cases, we will handle all your complaints fairly, efficiently and with due diligence as per the complaints procedures.

Your complaint will be dealt with by the appropriate department within the company and we will give you a written response to your complaint with the measures we will take (if required) within the reasonable time, without undue delay.

Please contact our Compliance & AML Manager by phone on the following numbers: (+974) 44026863 or (+974) 44026888 or by postal mail to the following postal address: Seib Insurance and Reinsurance Company, P.O. Box 10973 – Doha – Qatar, or by email to complaints@seibinsurance.com, setting out clearly the exact nature of your complaint.

In all cases, if you still remain dissatisfied with our response, you have the right to refer the complaint to the QFC Customer Dispute Resolution Scheme either by email to complaints@cdrs.org.qa or by post to "The Customer Dispute Resolution Scheme", P.O.Box 22989, Doha Qatar.

10. AVAILABILITY

10.1. This Application is available to handheld mobile devices running Apple iOS and Android OS Operating Systems. Seib will use reasonable efforts to make the Application available at all times. However, you acknowledge the Application is provided over the internet and mobile networks and so the quality and availability of the Application may be affected by factors outside Seib's reasonable control.

10.2. Seib, its group of companies and sub-contractors do not accept any responsibility whatsoever for unavailability of the Application, or any difficulty or inability to download or access content or any other communication system failure which may result in the Application being unavailable.

11. SYSTEM REQUIREMENTS

11.1. To use the Application, you are required to have a compatible mobile telephone or handheld device, internet access, and the necessary minimum specifications ('Software Requirements').

11.2. The Software Requirements are as follows: Apple iOS 8, and Android OS devices running Android OS 4.0.3; language: English.

11.3. The version of the Application software may be upgraded from time to time to add support for new functions and services.

12. TERMINATION

8.1. We reserve the right, in our sole discretion and without notice or liability, to unpublish, change, modify or remove the contents of the mobile application at any time or for any reason.

8.2. You may request termination of the Application on a mobile device for whatever reason, including change in or loss of the device, by notifying Seib.

8.2. Upon any termination, (a) the rights and licenses granted to you herein will terminate; (b) you must cease all use of the Application on that device.

13. LIMITATION OF LIABILITY

13.1. In no event will Seib be liable for any direct, indirect, special, punitive, exemplary or consequential losses or damages of whatsoever kind arising out of your use or access to the Application, including loss of profit or the like whether or not in the contemplation of the parties, whether based on breach of contract, tort (including negligence), product liability or otherwise.

13.2. Seib is not liable to you for any damage or alteration to your equipment including but not limited to computer equipment, handheld device or mobile telephones as a result of the installation or use of the Application.

13.3. Nothing in these App Terms shall exclude or limit Seib's liability which cannot be excluded or limited under applicable law.

14. DISCLAIMER OF WARRANTIES

To the maximum extent permitted by law, and for the avoidance of doubt, Seib hereby disclaims all implied warranties with regard to the Application. The Application and software are provided "as is" and "as available" without warranty of any kind.