

TERMS AND CONDITIONS

Definitions:

MBA Chat Bot and Mobile App

Integrated platforms used to buy insurance products, pay for insurance products and related services as well as processing of insurance claims.

Business Days

Means any day that is not a Saturday, Sunday or a public holiday gazetted in the Republic of Zambia from time to time.

Insurance Products and Services

Means any insurance product, short- and long-term MBA Risk Advisory has authority to distribute on behalf of registered insurance companies and related service providers.

1. DELIVERY POLICY

- 1.1. The Insurance Products and related Services shall be delivered to and/or rendered on the MBA Chat Bot and MBA Mobile App as agreed by the parties in writing.
- 1.2. The price quoted is strictly guided and provided for by the respective insurance company the client chooses.
- 1.3. Cover-Note and policy schedule will be sent to the client via the chatbot, WhatsApp or email and this shall be done during business hours being 08h00 to 17h00,

2. CANCELATION AND REFUND POLICY

- 2.1. The following are not subject to refunds or cancelations.
 - 2.1.1. All Motor 3rd Party Insurance purchases
 - 2.1.2. All short period (0-3months) motor insurance purchases.
 - 2.1.3. Once off insurance purchases e.g once off Marine Insurance policies
- 2.2. All other insurance yearly insurance policies are subject to cancellation or refunds on a pro-rata basis.

3. **CUSTOMER PRIVACY POLICY**

3.1. MBA shall take all reasonable steps to protect the personal information of users.

4. **MERCHANT OUTLET COUNTRY AND TRANSACTION CURRENCY**

4.1. The merchant outlet country at the time of presenting option to the cardholder is Zambia. Transaction currency is Zambian Kwacha (ZMW).

5. **RESPONSIBILITY**

5.1. MBA takes responsibility for all aspects relating to the transaction including sale of insurance and related services on the chat bot and mobile app

6. **COUNTRY OF DOMICILE**

6.1. MBA Zambia as its domicilium citandi executandi for all purposes under this agreement, whether in respect of court process, notice, or other documents or communication of whatsoever nature: 23B Twin palm road, Kabulonga ,Lusaka Zambia.

7. **MBA CONTACT DETAILS**

Address

23B Twin palm road Kabulonga

Lusaka Zambia.

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