**TERMS AND CONDITIONS**

**DEFINITIONS:**

**ALVANOS 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 Zimbabwe from time to time.

**Insurance Products and Services:** Means any insurance product, short- and long-term ALVANOS has authority to distribute on behalf of registered insurance companies and related service providers.

1. **DELIVERY POLICY**
	1. The Insurance Products and related Services shall be delivered to and/or rendered on the ALVANOS Chat Bot and ALVANOS Mobile App as agreed by the parties in writing.
	2. The price quoted is strictly guided and provided for by the respective insurance company the client chooses.
	3. Cover-Note and policy schedule deliveries shall be made during business hours being 08h00 to 17h00,
	4. Once payment is made, the cover note will be sent within 1 hr
2. **GENERAL EXCESSES**
	* 1. Total loss 5% of loss
		2. Partial loss 10% of loss
		3. Loss outside Zimbabwe 5% of loss
		4. Theft of Accessories 33.33% of contributions
		5. Windscreen Excess 25% of loss
3. **CANCELATION AND REFUND POLICY**
	1. The following are not subject to refunds or cancelations.
		1. All Motor 3rd Party Insurance purchases
		2. All short period (0-3months) motor insurance purchases.
		3. Once off insurance purchases e.g once off Marine Insurance policies
	2. All other insurance yearly insurance policies are subject to cancelation or refunds on a pro-rata basis.
4. **CUSTOMER PRIVACY POLICY**
	1. ALVANOS shall take all reasonable steps to protect the personal information of users. For the purpose of this clause “personal information” shall be defined as any information that can be used to identify a specific person. This includes, a person’s name, address, phone number and identity documentation
5. **MERCHANT OUTLET COUNTRY AND TRANSACTION CURRENCY**
	1. The merchant outlet country at the time of presenting option to the cardholder is Zimbabwe. Transaction currency is United States Dollar (USD).
6. **RESPONSIBILITY**
	1. ALVANOS takes responsibility for all aspects relating to the transaction including sale of insurance and related services on the chat bot and mobile app
7. **COUNTRY OF DOMICILE**
	1. ALVANOS 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: 2 Patmar House, Seikik Avenue, Eastlea, Harare Zimbabwe.
8. **ALVANOS CONTACT DETAILS**

**Address**

2 Patmar House Seikik Avenue.

Eastlea, Harare

 Zimbabwe

 **Email**

Tawona@alvanos.org

 Admin@alvanos.org

**Phone**

**+263 77 436 3665**