GERMANIA MUTUAL

Website Terms of Use

Formal website publication version

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Welcome to the website of Germania Mutual Insurance Company ("Germania," "we," "us" or "our").

These Terms of Use apply when you access or use our website at www.germaniasask.ca, including its online forms, claims resources, broker resources and other website features.

By using this website, you agree to these Terms of Use. If you do not agree with them, please do not use the website.

1. About Germania

Germania Mutual Insurance Company is a Saskatchewan mutual insurance company providing property, farm and commercial insurance. Germania has served Saskatchewan for more than 110 years and operates from its office in Langenburg, Saskatchewan.

Germania Mutual Insurance Company

139 Kaiser William Avenue East

PO Box 477

Langenburg, Saskatchewan S0A 2A0

Telephone: 306-743-5363

Fax: 306-743-5525

Website: www.germaniasask.ca

Office Hours: Monday to Friday, 8:30 a.m. to 4:30 p.m.

Saturday and Sunday: Closed

2. Purpose of This Website

Our website provides information and resources for Germania members, prospective members, insurance brokers and the public.

Website features currently include information about:

- Home Insurance;
- Farm Insurance;
- Commercial Insurance;
- insurance forms;
- safety information and tips;
- Germania's insurance brokers;
- broker-specific resources;
- Germania and our organization;
- online claims reporting;
- after-hours claims resources;
- our Privacy Policy; and
- ways to contact Germania.

The information provided through the website is intended for general informational purposes and should not be considered legal, financial, insurance, risk management or other professional advice.

For advice about your particular insurance needs or policy, please contact Germania or your insurance broker.

3. Insurance Products and Coverage

Information about Germania's insurance products and services on this website is provided as a general overview only.

Website content does not constitute:

- an offer or agreement to provide insurance;
- a binder or confirmation of insurance;
- an insurance policy or contract;
- confirmation that a particular loss or circumstance is covered;
- confirmation that a particular applicant qualifies for coverage; or
- advice concerning the suitability or adequacy of insurance coverage.

All insurance coverage is subject to Germania's underwriting requirements and the applicable policy wording, including its terms, conditions, limits, deductibles, exclusions and endorsements.

If there is any difference between information appearing on this website and the terms of an insurance policy issued by Germania, the insurance policy will govern.

4. Requests for Insurance or Policy Changes

Submitting information through this website does not automatically:

- create or bind insurance coverage;
- renew an existing policy;
- add, remove or modify coverage;
- change a policy limit or deductible;
- add or remove an insured person or property;
- cancel an insurance policy; or
- guarantee acceptance of an insurance application or request.

Any request to obtain, change, renew or cancel insurance is subject to confirmation by Germania or, where applicable, your authorized insurance broker.

Do not rely solely on a general website contact form for a time-sensitive policy change or instruction.

Please contact Germania or your broker directly and obtain confirmation that the requested change has been received and completed.

5. Online Claims Reporting

Germania's website provides an Online Claims Form as well as an After Hours Claims Resource.

Submitting an online claim form allows you to provide information to Germania about a potential claim. Submission of a claim form does not:

- guarantee that a loss is covered;
- constitute acceptance of liability by Germania;
- guarantee payment of a claim; or
- modify any requirement or condition contained in your insurance policy.

All claims are reviewed and adjusted in accordance with the terms, conditions, limitations, exclusions and deductibles of the applicable insurance policy.

If your circumstances require immediate attention outside Germania's normal office hours, please refer to the After Hours Claims Resource available on our website.

In an emergency involving the immediate safety of people or property, contact the appropriate emergency service first. Where it is safe to do so, take reasonable steps to prevent further damage to insured property.

6. Broker Information and Broker Resources

Germania distributes its insurance products with the assistance of independent insurance brokers. The website includes information about Germania's brokers together with a Brokers Only area.

Information or materials made available through password-protected or restricted broker areas are intended only for authorized users.

Authorized users are responsible for:

- protecting their usernames and passwords;

- preventing unauthorized use of their account;
- using broker resources only for legitimate business purposes; and
- promptly notifying Germania if they believe their credentials or account have been compromised.

Access to broker resources does not alter the terms of any agency, brokerage or other agreement between Germania and an insurance broker.

Where there is a conflict between information on the website and a written agreement between Germania and a broker, the applicable written agreement will govern.

7. Contact Forms

Our website provides a contact form that visitors can use to ask questions, including questions about finding appropriate insurance coverage.

Information submitted through a general contact form should not be considered received for purposes of binding, modifying or cancelling insurance until the request has been reviewed and confirmed by Germania or an authorized broker.

Please do not submit highly sensitive or confidential information through a general website contact form unless Germania specifically requests that you do so.

8. Accuracy of Information

Germania makes reasonable efforts to provide useful, accurate and current information.

However, insurance products, coverage options, forms, underwriting requirements and other information may change from time to time.

Germania does not guarantee that all information available through the website will always be complete, current or free from errors.

Before making an insurance decision based on information from the website, you should confirm the relevant information with Germania or your insurance broker.

9. Website Availability

Germania does not guarantee uninterrupted access to the website.

Access may occasionally be interrupted because of:

- website maintenance;
- telecommunications or Internet interruptions;
- power outages;
- cybersecurity events;
- system upgrades;
- technical problems; or
- circumstances outside Germania's reasonable control.

Germania may modify, suspend or discontinue a website feature when reasonably necessary.

10. Privacy and Personal Information

Germania respects the privacy of its members, brokers and website visitors.

Our collection, use, disclosure, retention and protection of personal information is addressed in our Privacy Policy, which is available through this website. Germania's website currently provides access to its privacy/PIPEDA policy.

Information submitted through online claims forms, contact forms or other website features may include personal information. Users should only provide information that is reasonably necessary for the reason they are contacting Germania.

Private-sector organizations subject to the Personal Information Protection and Electronic Documents Act (PIPEDA) have responsibilities concerning consent, safeguards, access to personal information and privacy breach management.

11. Cookies and Website Analytics

Germania's website uses cookies to help analyze website traffic and optimize the website experience. The website advises users that, when cookies are accepted, the resulting website-use data is aggregated with other user data.

Cookies and similar technologies may be used to understand how visitors interact with our website and to improve website functionality.

Additional information about Germania's handling of personal information is available in our Privacy Policy.

12. Electronic Communications

Where users choose to provide their email address or other contact information, Germania may use that information to respond to the user's request or otherwise communicate for the purpose for which the information was provided.

Consent to these Terms of Use does not, by itself, constitute consent to receive commercial electronic messages from Germania.

Where consent for commercial electronic communications is required, it will be obtained and managed separately in accordance with applicable Canadian law.

13. Intellectual Property

Unless otherwise indicated, the content of this website is owned by or licensed to Germania and is protected by applicable copyright, trademark and other intellectual property laws.

This includes Germania's:

- name and logo;
- trademarks and branding;
- photographs and graphics;
- written materials;
- insurance product information;
- forms and documents;
- website design; and
- other original content.

Visitors may download or print reasonable portions of publicly available website content for personal or legitimate insurance-related purposes.

Germania's content, name, logo or other intellectual property may not be reproduced, republished, modified, distributed, sold or used commercially without Germania's prior authorization.

14. Third-Party Websites

Germania's website may contain links to websites or resources operated by third parties, including insurance brokers, industry organizations, regulators and service providers.

These links may be provided for convenience. Germania does not necessarily control or endorse the content, availability, privacy practices or security of third-party websites.

When you leave Germania's website, the terms and privacy practices of the third-party website will apply.

15. Acceptable Use

You agree not to use Germania's website to:

- engage in unlawful or fraudulent activity;
- provide information that you know to be false or misleading;
- gain unauthorized access to systems, accounts or information;
- compromise or test website security without authorization;
- distribute viruses, malicious software or harmful code;
- interfere with the website's operation;
- impersonate another individual or organization;
- use automated systems to improperly collect website content or information; or
- infringe Germania's or another person's legal rights.

Germania may restrict access where it reasonably believes the website or an online service is being misused.

16. Website Security

Germania takes reasonable measures to protect its website, information and systems. However, electronic transmission and storage cannot be guaranteed to be completely secure.

Users are responsible for taking reasonable precautions when accessing online services, including:

- securing their devices;
- maintaining appropriate passwords;
- protecting login credentials;
- using secure Internet connections; and
- confirming the authenticity of suspicious electronic communications.

If you believe that your account information or communications with Germania may have been compromised, please contact us promptly at 306-743-5363.

17. Limitation of Liability

To the fullest extent permitted by law, Germania and its directors, officers, employees, representatives and service providers will not be liable for loss, damage, cost or expense resulting from:

- use of or inability to use this website;
- reliance upon general website information;
- errors or omissions in website content;
- interruption or loss of website availability;
- malicious software or unauthorized access;
- third-party websites or services; or
- information transmitted over the Internet.

Nothing in these Terms of Use excludes or limits liability that cannot lawfully be excluded or limited.

18. No Insurance Relationship Created by Website Use

Simply visiting or using Germania's website does not create an insurer-insured, broker-client, agency, fiduciary or contractual relationship.

An insurance relationship arises through the appropriate insurance application, underwriting and policy-issuance process.

19. Changes to These Terms

Germania may revise these Terms of Use as its website, products, services, technology or legal requirements change.

The current version will be posted on this website with the applicable Last Updated date.

20. Governing Law

These Terms of Use and the use of Germania's website are governed by the laws of the Province of Saskatchewan and the federal laws of Canada applicable in Saskatchewan.

Any dispute relating to these Terms of Use or the website will be subject to the jurisdiction of the courts of Saskatchewan unless applicable law requires otherwise.

21. Severability

If any provision of these Terms of Use is determined to be invalid or unenforceable, that provision will be limited or removed to the minimum extent necessary. The remaining provisions will continue in effect.