

## **Terms of Use for the Global Travel Safety Association (GTSA) Website**

### **Agreement between User & GTSA**

By accessing or using this site you indicate your consent and agreement to these Terms of Use (“Terms”) and the Privacy Policy. If you do not agree to the Terms or Privacy Policy in whole or in part you must not use this Website. This Website

<https://www.globaltravelsafetyassociation.com> is comprised of information, data, graphic, sounds and images (Content) and is owned and operated by **Global Travel Safety Association** (“GTSA”) and its parent investor, **Keen Bond Asia Holding Limited**.

### **General Information**

#### **INFORMATION ABOUT FINANCIAL PRODUCTS**

The Content on the Website is intended for use by our members, customers, prospective customers, and affiliates throughout the world in the knowledge that the content is supplied by and administered from our offices and operations based in North Carolina, USA. It is not intended to be a complete description of all terms, exclusions and conditions applicable to the products and services offered by GTSA and its Navigator Travel Insurance (NTI) website [www.navigatortravelinsurance.com](http://www.navigatortravelinsurance.com). The Content and the GTSA Website itself does not constitute an offer or an intention to enter into a legally binding contract with any user, except where a user obtains a quote, answers the questions relating to the insurance and purchases the policy online. This facility is only available using the quoting engine ([www.navigatortravelinsurance.com](http://www.navigatortravelinsurance.com)) or the quote engines of our partner insurance providers. Any insurance cover commences on the date and at the time shown in the written confirmation supplied by GTSA to the user. Except where specified, the Content does not form part of the terms and conditions of an insurance policy, the Product Disclosure Statement or any subsequent insurance contract which is entered into the user.

#### **CURRENCY**

The currency of transactions on this Site is in the currency of the quote engine and the product selected at the time of purchase as indicated in the relevant website purchase section.

### **Privacy**

#### **PERSONAL INFORMATION PROVIDED FOR QUOTES**

By requesting a quote for travel insurance and/or providing information to GTSA about your personal details, health and medical conditions and those of your spouse or dependents, you are granting GTSA and its affiliated companies permission to use the information you supply in connection with the supply of a risk management product or service (subject to the GTSA Privacy Policy).

Our Privacy Policy is available for review at the link below:

<https://globaltravelsafetyassociation.com/privacy-policy>

## **RISKS OF SUPPLYING PERSONAL INFORMATION**

If you supply GTSA with any personal information via the Website using an email or an online notification facility (for example our quote engine or the quote engine of one of our insurance providers) GTSA takes reasonable measures to ensure that the information is submitted and stored securely.

## **NO RESPONSIBILITY FOR BREACHES OF CONFIDENTIALITY/PRIVACY**

GTSA takes reasonable steps to secure certain areas of its Website (including password protected webpages) but it cannot guarantee absolute confidentiality of personal information supplied by a user through the Website. GTSA takes no legal responsibility for unauthorized access to a user's information which may be gained by third parties via the Website. If you are concerned about the security of your personal information, please contact GTSA to discuss alternative methods for providing the information.

## **Conditions of use/access**

### **NO UNLAWFUL OR PROHIBITED USE**

Users warrant to GTSA that they will not use the Website for any purpose that is unlawful or prohibited by law or these terms, conditions, and notices. Users may not use the Website in any manner which could damage, disable, overburden, or impair it or interfere with any other user's use and enjoyment of the Website. Users may not obtain access or attempt to obtain access to any Content through any means not intentionally made available or provided for through the Website (for example, reverse engineering, hacking, deliberately and maliciously vandalizing the Website are prohibited).

### **LINKS TO OTHER SITES**

The Website may contain links to other Websites or webpages (Linked Sites). GTSA is providing access to Linked Sites for your convenience only, and the inclusion of any Linked Site on the Website does not imply endorsement by GTSA of the site or any association with its operators. The Linked Sites are not under the control of GTSA.

### **EMAILS SENT VIA THE WEBSITE**

If a user sends an email via the Website, the email will be deemed to be received by GTSA when the email is received by GTSA in its electronic mailbox and able to be opened in readable form. Proof of sending an email will be established by production of an electronic or paper record showing the date and time that the email message entered the information system of GTSA. If a message is urgent, always call GTSA to check whether your email has been received.

### **INTEGRITY OF THE WEBSITE**

GTSA takes reasonable steps to maintain the integrity of the Content on the Website, but cannot guarantee or assure users as to the currency, reliability, or accuracy of Content. It is possible that the Website and the Content could include errors, inaccuracies, or outdated information. Due to the nature of the 'world wide web', unauthorized use, additions, deletions, and alterations could be made to the Website and the Content by third parties (due to events beyond the control of GTSA). If you discover an error or have reason to believe that unauthorized access or 'hacking' of the Website has occurred, please inform us so GTSA can take steps to correct errors or respond to the unauthorized content.

## **CHANGES TO THE WEBSITE /CONTINUED ACCESSIBILITY**

GTSA may make changes to the Website and the Content from time to time and makes no assurances or guarantees as to the accessibility of the Website at any time (including webpages and Content on the Website). GTSA has no obligation to provide access to the Website, the Content, or particular webpages. It may “take down” or “remove” any Content, webpages, or icons within it, or the entire Website at its absolute discretion. GTSA makes no guarantee or assurance about the continued accessibility of the Website or that access will be free of interruption.

## **SUITABILITY FOR PURPOSE**

GTSA make no representations about the suitability, reliability, availability, timeliness, and accuracy of the Website and the Content contained on the Website for any purpose including in relation to GTSA's financial products (except where express representations are made to the contrary).

## **PROTECTING YOUR COMPUTER SYSTEMS**

Users must take their own precautions to ensure that their hardware and software is free of viruses and that Content downloaded from this Website is free from viruses and other unwanted applications (such as ‘worms’ or ‘trojan horses’) that may interfere with or damage the operation of their computer systems.

## **COPYRIGHT, TRADEMARKS & OTHER INTELLECTUAL PROPERTY**

The Content and the Website are protected by copyright and may be viewed and used for personal or educational purposes only. No part of this Website or the Content may be copied, reproduced, adapted, or transmitted for any other purpose in any form by any process without the written permission of GTSA (including but not limited to business or commercial uses, market research, comparative, ‘shadow shopping’ or pricing studies). All trademarks, domain names, service marks, trade names, logos and icons are owned by or licensed to GTSA and/or its related companies. Nothing contained in this Website shall be construed as granting, by implication, estoppel, or otherwise any license or right to use any trademark, domain names, service marks, trade names, logos and icons displayed on this Website without written permission of GTSA or such third party which may own the trademarks, domain names, service marks, trade names, logos and icons displayed on this Website.

## **LIABILITY AND DISCLAIMERS**

The Website and all such Content is provided "as is" without warranty or condition of any kind. To the maximum extent permitted by law, GTSA disclaims:

- All warranties and conditions with regards to Website and the Content, including all implied warranties or conditions of merchantability, fitness for a particular purpose, title and non-infringement, accessibility, reliability, currency and accuracy.
- Any and all responsibility for loss, damage, liability, cost or expenses incurred by a user arising out of or in any way connected with the use or performance of the Website or as a result of any error, omission or misrepresentation made on or in relation to this Website (including the Content). If a user is dissatisfied with the Website, the Content or any of the Content is unreliable, no longer current, or inaccurate, the sole and exclusive remedy is for the user to discontinue using the Website.

- Any and all responsibility for loss, damage, liability, cost or expenses incurred by a user if any interference with, or damage to, their computer systems occurs when using the Website or arising from use of the Website.
- Any and all responsibility for the contents of any Linked Site, including any link contained in a Linked Site, or any changes or updates to a Linked Site. GTSA is not responsible for webcasting or any other form of transmission received from any Linked Site.

### **COMMUNICATION WITH USERS**

GTSA reserves the right to communicate with you regarding this Website and your use of this site or any product or service purchased by you on this Website.

### **MODIFICATIONS OF THESE TERMS OF USE**

GTSA reserves the right to change the terms of use under which the Website is offered at any time in its absolute discretion and is not obliged to send a revised copy of the terms of each user, nor is GTSA obliged to notify the users of such change. Users understand that it is their own responsibility to review the terms of use for the Website and apprise themselves of any changes made to such terms from time to time.

### **SEVERABILITY**

These Terms of Use constitute the entire agreement between GTSA and you with respect to your use of the Website. If for any reason a court of competent jurisdiction finds any provision of these Terms or portion thereof, to be unenforceable, that provision shall be enforced to the maximum extent permissible so as to affect the intent of these Terms, and the remainder of these Terms shall continue in full force and effect. Any cause of action you may have with respect to your use of the Site must be commenced within the period provided by any applicable statute of limitations.

### **APPLICABLE LAW**

Any disputes relating to this Website or the Content must be determined by the courts having jurisdiction in the United States of America, in accordance with laws in force in North Carolina. Users irrevocably and unconditionally submit to this jurisdiction.

If you have any questions about the Terms of Use, please contact us.