

Terms of Use

Acceptance of the Terms of Use

The website located at <https://rsitravel.rsi-insure.com> ("Site", "Website") is a copyrighted work belonging to Reliance Surety and Insurance Co., Inc ("Company", "we", "our", "us" or "Reliance"), an insurance company licensed to undertake non-life insurance in the Philippines.

The following terms and conditions, together with any documents they expressly incorporate by reference (collectively, these "Terms of Use"), govern your access to and use of <https://rsitravel.rsi-insure.com>, including any content, functionality and services offered on or through <https://rsitravel.rsi-insure.com>.

Please read the Terms of Use carefully before you start to use the Website. By using the Website, you accept and agree to be bound and abide by these Terms of Use and our Website Privacy Policy, incorporated herein by reference. If you do not want to agree to these Terms of Use or our Website Privacy Policy, you must not access or use the Website.

The Website is offered and made available to users who are 18 years of age or older and reside in the Republic of the Philippines. By using the Website, you represent and warrant that you are of legal age to form a binding contract with the Company and meet all of the foregoing eligibility requirements. If you do not meet all of these requirements, you must not access or use the Website.

Changes to the Terms of Use

We may revise and update these Terms of Use from time to time in our sole discretion. All changes are effective immediately when we post them, and apply to all access to and use of the Website thereafter.

Your continued use of the Website following the posting of revised Terms of Use means that you accept and agree to the changes. You are expected to check this page frequently so you are aware of any changes, as they are binding on you.

Accessing the Website and Account Security

We reserve the right to withdraw or amend this Website, and any service or material we provide on the Website, in our sole discretion and without notice. We will not be liable if for any reason all or any part of the Website is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Website, or the entire Website, to users, including registered users.

You are responsible for:

- Making all arrangements necessary for you to have access to the Website.

- Ensuring that all persons who access the Website through your internet connection are aware of these Terms of Use and comply with them.

To access the Website or some of the resources it offers, you may be asked to provide certain registration details or other information. It is a condition of your use of the Website that all the information you provide on the Website is correct, current and complete. In addition, you are responsible for maintaining the confidentiality of your details and your password to prevent unauthorized access to your account.

You accept responsibility and are fully liable for any activity that occurs under your account and you should take all steps to ensure your password is kept confidential. You agree to inform us immediately if you have reason to believe your password has been compromised or is being used in an unauthorized or illegal manner.

You agree that all information you provide to register with this Website or otherwise, including but not limited to through the use of any interactive features on the Website, is governed by our Website Privacy Policy, and you consent to all actions we take with respect to your information consistent with our Website Privacy Policy.

Copyright and Trademarks

All information, photographs, service marks, logos, artworks and all other contents of the Website are owned by the Company, its licensors or other providers of such materials and are protected by intellectual property laws.

Images, logos, names and trademarks on our Website are proprietary marks of the Company and/or applicable relevant third parties. Nothing on our Website gives any person any license or right to use any such image, logo, name or trademark and any such use may constitute an infringement of the rights of the proprietor and/or licensee.

User License

Permission is granted to temporarily download one copy of the materials (Information or Software) on the Website for personal, non-commercial transitory viewing only. This is the grant of a license, not a transfer of title, and under this license you may not:

- Modify or copy the materials;
- Use the materials for any commercial purpose, or for any public display (commercial or non-commercial);
- Attempt to decompile or reverse engineer any software contained on this Website;
- Remove any copyright or other proprietary notations from the materials; or
- Transfer the materials to another person or “mirror” the materials on any other server.

This license shall automatically terminate if you violate any of these restrictions and may be terminated at any time. Upon terminating your viewing of these materials or upon the termination of this license, you must destroy any downloaded materials in your possession whether in electronic or printed form.

Reliance on Information Posted

The information presented on or through the Website is made available solely for general information purposes. We do not warrant the accuracy, completeness or usefulness of this information. Any reliance you place on such information is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such materials by you or any other visitor to the Website, or by anyone who may be informed of any of its contents.

Changes to the Website

We may update the content on this Website from time to time, but its content is not necessarily complete or up-to-date. Any of the material on the Website may be out of date at any given time, and we are under no obligation to update such material.

Information About You and Your Visits to the Website

All information we collect on this Website is subject to our Website Privacy Policy . By using the Website, you consent to all actions taken by us with respect to your information in compliance with the Privacy Policy.

Site Access and On-line Purchase

The products and services in this Website is only available for purchase in the Philippines, and this Website is only intended for use by Filipino Citizens, Philippine Permanent Residents or foreign nationals residing in Philippines ('Philippine Residents') and for insurance risks arising in or from the Philippines only. Applications from non-Philippine Residents will not be accepted, unless otherwise stated. All transactions are quoted in and are payable in Philippine peso.

Product Terms and Conditions

Unless explicitly indicated, the information and descriptions on our website do not necessarily represent complete descriptions of all terms, conditions and exclusions and the precise cover provided (as applicable). All these shall be included in the schedule of cover, policy documents and/or conditions of purchase issued to you. Such documents may be either physical or electronic.

If you apply for any product or service detailed on our website, these terms of use should be read in conjunction with any other terms or conditions relating to that product or service and, in the event of any contradiction between these terms of use and the specific product or service conditions, the specific product or service conditions shall prevail.

All applications for a product or service detailed on our website are subject to and must comply with our normal approval criteria and are governed by the normal terms and conditions applying to each product or service requested.

Dashboard

Our Dashboard on the Website enables you to view, print, manage insurance policies and submit claim documents .

The Dashboard is only accessible to you if you have 'logged in' by providing certain details as requested by us on the 'log-in', registration and/or authentication pages of your Dashboard, relating to you and/or one of your insurance policies currently held with us. You will only be able to 'log-in' and use the Dashboard if you hold at least one current insurance policy.

You must not provide details of your 'log-in' to any other person. You must not allow any other person to use your 'log-in'.

You must not use the Dashboard to access or modify the details of another person without their authority. Criminal penalties may apply if you do so.

Website Links

We may provide links to other websites that are not under our control. These links are provided for your information and convenience. When you activate these links, you will leave our Website. We don't approve or recommend or take responsibility for the content on these third-party websites or the availability of those websites and we will not be liable for any loss or damage that you may suffer by using those websites.

Our Website may contain or link to information about special offers, deals or promotions by persons not related to or part of us. We do not sponsor, recommend or approve of any such third-party offers or third-party material associated with those offers.

The hyperlinks to other websites are offered for your convenience only. Their presence in our website does not imply that we endorse such websites or that products or services that are described therein are our own. We likewise do not guarantee the correctness and accuracy of the information in said hyperlinked websites. We disclaim any liability for any and all of the contents of said hyperlinked or reference websites.

We remind you that different terms and conditions will apply for your use of such websites and that your access to third-party websites is entirely at your risk.

Cookies

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a web site and stored in your computer's hard drive. Like many sites, we use "cookies" to collect information. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our website.

Restrictions of Use

You must not use our Website in any way that causes or is likely to cause access to our Website to be interrupted or impaired in any way. You acknowledge and agree that you are responsible for all electronic communication sent from your computer.

When you use our Website you must not either directly or indirectly or with or by any third party:

- Use our Website for any purpose other than (a) as a legitimate customer or (b) for non-commercial purposes;
- Take any action which may disrupt access to, cause damage, or interfere with the proper working of our Website;
- Use any data accumulation tool, robot, spider or other automatic device or process to compile, disseminate, extract, process, monitor or copy any web pages from our website including any information, data, graphics or content;
- Use any automated process to aggregate or combine information, content or data contained within or accessible through our Website with information, content or data accessible via or sourced from any third party;
- Take any action that places an unusually large load on the infrastructure of or bandwidth connecting to our website;
- Take any action that involves decompiling, reverse engineering, reverse assembling, attempting to reveal source code or other processes or formulas connected with our website and other software; or
- Copy, reproduce, alter, modify or display in public any part or content from our Website without our written approval.

Interference or entry to our Website with intent to corrupt, damage or deny service from our website or for other commercial benefit shall be taken very seriously and we shall take such action as is necessary to protect our Website from any such activities and to protect our intellectual property rights.

You acknowledge that damages may not be an adequate remedy for any infringement of such rights by you and that we are entitled to the remedies of injunction, specific performance, orders to deliver up infringing copies and any other statutory or equitable relief for any threatened or actual infringement and that no posting of security or proof of special damages is necessary for reliance on such remedies.

You must only use our website to:

- Obtain insurance quotes for yourself or your immediate family;
- Obtain information relating to the price of insurance cover from us for yourself or your immediate family or friends; or
- Conduct insurance-related transactions or queries in respect of insurance cover for you or a member of your immediate family (with their prior consent).

You may not insert a hyperlink to our website. The name and logo of Reliance Surety & Insurance Co., Inc. must not be used by you in any way, including advertising or publicity relating to any material on this website.

You also agree to indemnify us in respect of any liability incurred by us for any damage or expense, however caused, suffered by us as a result or consequence of your breach of these Terms of Use.

Waiver and Severability

No waiver of or by the Company of any term or condition set forth in these Terms of Use shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of the Company to assert a right or provision under these Terms of Use shall not constitute a waiver of such right or provision.

If any provision of these Terms of Use is held by a court or other tribunal of competent jurisdiction to be invalid, illegal or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Terms of Use will continue in full force and effect.

Entire Agreement

The Terms of Use and our Website Privacy Policy constitute the sole and entire agreement between you and Reliance Surety & Insurance Co., Inc. with respect to the Website and supersede all prior and contemporaneous understandings, agreements, representations and warranties, both written and oral, with respect to the Website.

Jurisdiction

Reliance Surety & Insurance Co., Inc. controls and maintains this website from the Republic of the Philippines and Reliance Surety & Insurance Co., Inc. makes no representation that the material and information contained herein is appropriate or available for use in other jurisdictions. These Terms of Use are governed by the laws of the Republic of the Philippines and any dispute shall be subject to the non-exclusive jurisdiction of the courts of the Philippines.

For products and services only available for purchase in the Philippines, these conditions of use shall be governed by and construed in accordance with Philippine law. Disputes arising between you and us shall be subject to the exclusive jurisdiction of the courts of the Philippines.

Indemnification

You agree to defend, indemnify and hold harmless the Company, its affiliates, licensors and service providers, and its and their respective officers, directors, employees, contractors, agents, licensors, suppliers, successors and assigns from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses or fees (including reasonable attorneys' fees) arising out of or relating to your violation of these Terms of Use or your use of the Website, including but not limited to any use of the Website's content, services and products, other than as expressly authorized in these Terms of Use or your use of any information obtained from the Website.

Your Comments and Concerns

You may direct all feedback, comments, requests for technical support and other communication relating to this Website to the following:

Reliance Surety & Insurance Co., Inc

8/F, Unionbank Centre, 208 Dasmariñas St., Binondo, Manila

Contact Number: (02) 8243-0261 to 70

Or email us at mktg_acct@rsi-insure.com