

Terms and Privacy

Website Terms and Conditions of Use

1. Terms

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6. Links

Al Sagr National Insurance Company (PSC) has not reviewed all of the sites linked to its Internet Website and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement by Al Sagr National Insurance Company (PSC) of the site. Use of any such linked Website is at the user's own risk.

7. Site Terms of Use Modifications

Al Sagr National Insurance Company (PSC) may revise these terms of use for its Website at any time without notice. By using this Website, you are agreeing to be bound by the then current version of these Terms and Conditions of Use.

8. Governing Law

Any claim relating to Al Sagr National Insurance Company (PSC)'s Website shall be governed by the laws of the Emirate of Dubai and the UAE without regard to its conflict of law provisions.

General Terms and Conditions applicable to Use of a Website.

9. Online payments

- We accept payments online using Visa and MasterCard credit/debit card in AED (or any other currency).
- United Arab of Emirates is our country of domicile.
- Minors under the age of 18 shall be prohibited to register as a User of this website and are not allowed to transact or use the website.
- If you make a payment for our products or services on our website, the details you are asked to submit will be provided directly to our payment provider via a secured connection.
- The cardholder must retain a copy of transaction records and Merchant policies and rules
- "www.alsagrins.ae will NOT deal or provide any services or products to any of OFAC sanctions countries in accordance with the law of UAE".
- Multiple purchases will result in multiple postings on card holder's monthly statement.

Privacy Policy

Your privacy is very important to us. Accordingly, we have developed this Policy in order for you to understand how we collect, use, communicate and disclose and make use of personal information. The following outlines our privacy policy.

- Before or at the time of collecting personal information, we will identify the purposes for which information is being collected.
- We will collect and use of personal information solely with the objective of fulfilling those purposes specified by us and for other compatible purposes, unless we obtain the consent of the individual concerned or as required by law.
- We will only retain personal information as long as necessary for the fulfillment of those purposes.
- We will collect personal information by lawful and fair means and, where appropriate, with the knowledge or consent of the individual concerned.
- Personal data should be relevant to the purposes for which it is to be used, and, to the extent necessary for those purposes, should be accurate, complete, and up-to-date.
- We will protect personal information by reasonable security safeguards against loss or theft, as well as unauthorized access, disclosure, copying, use or modification.
- We will make readily available to customers information about our policies and practices relating to the management of personal information.
- All credit/debit cards details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties.
- The Website Policies and Terms & Conditions may be changed or updated occasionally to meet the requirements and standards. Therefore the Customers' are encouraged to frequently visit these sections in order to be updated about the changes on the website. Modifications will be effective on the day they are posted.
- Some of the advertisement you see on Site are selected and delivered by third parties, such as ad networks, advertising agencies, advertisers, and audience segment providers. These third parties may collect information about you and your online activities, either on the site or on other Websites, through cookies, web beacons, and other technologies in an effort to understand your interests and deliver to your advertisement that are tailored to you interests. Please remember that we do not have access to, or control over, the information these third parties may collect. The information practices of these third parties are not covered by this privacy policy.
- Any dispute or claim arising out of or in connection with this website shall be governed and construed in accordance with the laws of UAE

We are committed to conducting our business in accordance with these principles in order to ensure that the confidentiality of personal information is protected and maintained.

Refund Policy

All the refunds of any transaction's amount against any purchase through this website would be refunded to the original mode of payment.

Requests for refund will be processed by us within 5-7 working days from the date of receiving such request. The approved amount will then be sent to the card-issuing bank for processing and crediting into your account. The entire process of refund usually takes 10-15 working days. Please enquire with the card-issuing bank as to when the amount will be credited to your account.

For clarifications on refund, please contact:

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