

Terms and Conditions

Introduction

Welcome to the website of **Gulf General Cooperative Insurance Company**.

By accessing or using this website or any of the services provided through it, you agree to be fully bound by these Terms and Conditions.

These terms aim to clarify your rights and obligations when using the website or dealing with the company's electronic insurance services.

Website Usage Policy

- The use of this website is limited to lawful purposes in compliance with the laws and regulations applicable in the Kingdom of Saudi Arabia.
- Users must not misuse the website, attempt to hack it, or access unauthorized data.
- The user is responsible for maintaining the confidentiality of their account and password and for restricting access to their computer or any device used to access their account.
- The user bears full responsibility for all activities conducted through their account or using their password.
- Gulf General Cooperative Insurance Company reserves the right to suspend or terminate access to the website for any user found in violation of these terms or misusing the website.

Website Availability and Electronic Services

- The Gulf General Cooperative Insurance Company strives to ensure the website is available and operational around the clock and to provide services with the highest possible quality.
- However, the Gulf General Cooperative Insurance Company shall not be liable for any loss or damage arising from any technical failure or temporary suspension of the website for reasons beyond its control.

- The Gulf General Cooperative Insurance Company reserves the right to modify, update, or discontinue any electronic services at any time without prior notice.

Accuracy of Information Provided by the Company

The information provided on this website is for informational purposes. Gulf General Cooperative Insurance Company makes every reasonable effort to ensure its accuracy at the time of publication. However, errors or omissions may occur, and users are advised to verify the accuracy of any information related to the services before making any purchase decision.

All information is provided “as is,” and the company assumes no responsibility for any damages resulting from reliance on it.

Accuracy of Information Provided by the Client

- The client is fully responsible for the accuracy, completeness, and correctness of the data and information provided when registering, purchasing a policy, or submitting a claim.
- The company considers all submitted information accurate and relies on it for policy issuance or application review.
- If any incorrect or misleading information is discovered, the company reserves the right to cancel the policy, reject the claim, or adjust coverage in accordance with applicable regulations and policies.
- The company shall not be liable for any losses or damage resulting from inaccurate information provided by the client.

Electronic Insurance Services

- All insurance services are subject to the terms and conditions of the specific insurance policy applicable to each type of insurance.
- The company reserves the right to modify or update prices, coverage, and benefits at any time in line with its internal policies.

- Purchasing an insurance policy through the website is not considered valid until the premium is paid and an official confirmation is received from the Gulf General Cooperative Insurance Company.

Claims

- The client must submit claims according to the procedures and timeframes specified in the insurance policy.
- The company has the right to request the necessary documents and information to review the claim.

Electronic Payments

- The website provides secure and approved electronic payment methods.
- The client is responsible for the accuracy of payment information, and Gulf General Cooperative Insurance Company shall not be liable for any errors resulting from incorrect data entry or unauthorized card use.
- The company reserves the right to reject or cancel any payment transaction suspected of being fraudulent or in violation of applicable laws.

Data Protection and Privacy

- The Gulf General Cooperative Insurance Company is committed to protecting the privacy of its clients' data in accordance with the **Personal Data Protection Law (PDPL)** of the Kingdom of Saudi Arabia.
- For more details, please refer to the **Privacy Policy** published on the website.

Intellectual Property Rights

All content on this website, including text, logos, designs, images, and software, is the property of Gulf General Cooperative Insurance Company and is protected under trademark laws.

Modifications to the Terms

- The company reserves the right to modify or update these Terms and Conditions at any time without prior notice.
- Such modifications become effective upon publication on the website, and continued use of the website constitutes implicit acceptance of the updated terms.

Governing Law and Jurisdiction

These Terms and Conditions are governed by the laws of the Kingdom of Saudi Arabia and the regulations of the **Insurance Authority**. Courts within the Kingdom shall have jurisdiction over any disputes arising from or related to these terms.