

## DISCLAIMER

By accessing this web site of Axis Capital Limited (hereinafter referred to as "ACL") and/or using the data/information provided on or via this web site the users of this web site (hereinafter referred to as the "User(s)") agree to be bound by the terms of this Disclaimer, the Terms of Use and the Privacy Policy. If you do not agree to be bound by the terms and conditions as mentioned hereinabove, kindly do not access this web site or any pages hereof.

The information and material contained in the web site have been updated on a "best effort" basis and are provided on an 'as is', 'as available' basis and are subject to change. ACL does not warrant the accuracy, adequacy or completeness of this information and material and expressly disclaims liability for errors or omissions in this information and material. No warranty of any kind, implied, express or statutory, including but not limited to the warranties of non-infringement of third-party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with the information and materials.

The information provided on this web site does not, and is not intended to, constitute any investment advice or endorsement; instead, all information, content, and materials herein are for general informational purposes only. ACL advises its Users to verify the veracity / appropriateness of the information before taking any decisions based on any information posted on this web site.

The Users understand and agree that ACL can at any time, at its sole discretion, modify the terms and conditions of the usage of this web site without any notice or liability.

All content contained herein is the exclusive property of ACL, except as otherwise stated. ACL shall be free to use, for any purpose, any ideas, concepts, know-how or techniques contained in the information a visitor to this web site provides ACL through this web site. ACL shall not be subject to any obligation of confidentiality regarding the submitted information except as agreed by ACL having a direct client relationship or otherwise as specifically agreed to or required by law. Users are prohibited from using any marks for any purpose without the written permission

The information available on this web site are provided on an "AS IS," "WHERE IS" and "WHERE AVAILABLE" basis and for the purpose of information only. ACL does not warrant the information or services provided herein or your use of this web site generally, either expressly or impliedly, for any particular purpose and expressly disclaims any implied warranties, including but not limited to, warranties of title, non-infringement, merchantability or fitness for a particular purpose. ACL will not be responsible for any loss or damage that could result from interception by third parties of any information or services made available to you via this web site. Although the information provided to you on this web site is obtained or compiled from sources believed to be reliable, ACL cannot and does not guarantee the accuracy, validity, timeliness or completeness of any information or data made available to you for any particular purpose.

Neither ACL, nor any of its affiliates, directors, officers or employees will be liable or have any responsibility of any kind for any loss or damage that you incur in the event of any failure or

interruption of this web site, or resulting from the act or omission of any other party involved in making this web site, the data contained herein or the products or services offered on this web site available to you, or from any other cause relating to your access to, inability to access, or use of the web site or these materials, whether or not the circumstances giving rise to such cause may have been within the reasonable control of ACL or of any vendor providing software or services. This limitation on liability includes, but is not limited to, the transmission of any viruses which may infect any User's equipment, failure of mechanical or electronic equipment or communication lines, telephone or other interconnect problems (e.g., you cannot access your internet service provider), unauthorized access, theft, operator errors, or any force majeure.

This web site including this Disclaimer, the Terms of Use policy and Privacy Policy shall be exclusively governed by the laws in India.

***If any of the Users do not agree to any of the Disclaimer and/or terms and conditions mentioned here before, they should exit this web site immediately.***