



TERMS AND CONDITIONS

فال لوساطة التأمين
FAL INSURANCE BROKERS



WWW.FALBROKERS.COM

TERMS AND CONDITIONS

These Terms and Conditions govern the use of FAL Insurance Brokerage's website and its services. By accessing or using the website, you acknowledge and agree to be fully bound by these terms. If you do not agree with any part of these terms, please refrain from using the website.

FAL Insurance Brokerage reserves the right to modify or update these Terms and Conditions at any time. Users are encouraged to review them periodically. Continued use of the website after any changes constitutes implied acceptance of the updated terms.

FAL Insurance Brokers reserves the right to modify or update these Terms and Conditions at any time without prior notice.

DEFINITIONS



Website

The official website of FAL Insurance Brokerage.



Company / We / Us

FAL Insurance Brokerage (the owner and operator of the website).



User

Any person accessing or using the FAL Insurance Brokerage website.



Terms and Conditions

This document and any subsequent updates thereto.



Content

Any personal or insurance-related information entered through the website.



User Data

Any personal or insurance-related information entered through the website.



USAGE CONDITIONS

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- Users must be at least **18** years of age and have full legal capacity.
- Users under **18** must obtain consent from a parent or legal guardian.
- The user confirms they have the legal right and authority to use the website in accordance with these terms.
- All information, data, and copyrighted material contained on this website must not be reproduced or used without our consent.

USE OF WEBSITE

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- You agree not to engage in any action that could compromise the integrity, functionality, or security of this website, or that may cause harm, damage, or unreasonable inconvenience to other users or to FAL Insurance Brokers.
- You agree not to copy, extract, download, reproduce, display, or promote any material from this website on any other platform, whether online or offline.
- You **must not misuse** the FAL insurance Brokers website by knowingly introducing malicious materials or services that are technologically harmful, or that are designed to interrupt, destroy, or limit the functionality of any computer software or hardware, or interfere with or disrupt your documents. You must not attempt to gain unauthorized access to your documents, the server on which they are stored, or any server, computer, or database connected to them. By breaching this provision, you may commit a criminal offence under the Anti-Cyber Crime Law of the Kingdom of Saudi Arabia.

USER-PROVIDED CONTENT



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The user agrees to share their data with insurance companies and relevant entities for service completion.



Any disputes or complaints related to user-submitted content shall be directed at the submitting user, not the company.



The company is not obligated to use any content provided by users and bears no financial liability as a result.



Users are fully responsible for the accuracy and validity of the data they provide.



SERVICES PROVIDED

SERVICES PROVIDED

- The website provides information about insurance products offered by companies licensed by the Insurance Authority (**IA**).
- The website is available **24/7** for use and browsing.

A close-up photograph of several hands clasped together in a circle, creating a sense of unity and support. The hands are of various skin tones, and the image is overlaid with a semi-transparent blue circle. The background is a solid dark blue.

LIMITATION OF LIABILITY

LIMITATION OF LIABILITY

- FAL Insurance Brokerage strives to operate its website in compliance with IA regulations, the Saudi Personal Data Protection Law (**PDPL**), and the National Data Management Office (**NDMO**) standards. However, it does not guarantee the absence of technical issues, errors, or viruses.
- The company shall not be liable for any losses resulting from causes beyond its control, including technical failures, communication interruptions, unauthorized access, natural disasters, security incidents, or government actions.



INDEMNIFICATION

INDEMNIFICATION

- The company's role is limited to brokerage and facilitation and does not assume responsibility for financial claims related to insurance companies.
- Users agree to indemnify the company against any losses, liabilities, or expenses (**including legal fees**) resulting from breaches of these terms or misuse of the website.

TERMINATION OF USE

TERMINATION OF USE

The company reserves the right to suspend or restrict any user's access to the website immediately and without prior notice if they violate these terms or engage in unacceptable conduct.

CONTACT

CONTACT

For inquiries or feedback, please contact us through the official contact details provided on the FAL Insurance Brokerage website.

SERVICE AVAILABILITY

SERVICE AVAILABILITY

- The website and services are provided on an “**As Is**” basis.
- The company may suspend or restrict access temporarily or permanently for technical, security, legal, or maintenance reasons.



GENERAL PROVISIONS

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- If any clause of these Terms is deemed invalid by a supervisory or judicial authority, the remaining clauses shall remain in full effect.
- These Terms are governed by the laws and regulations of the Saudi Insurance Authority (**IA**), and disputes shall be settled by competent courts or insurance dispute resolution committees in Saudi Arabia.

A hand is shown with a blue semi-transparent overlay. Several white padlock icons are connected by thin white lines, forming a network-like structure over the hand. The background is a dark blue with a subtle pattern of small white dots.

DATA PROTECTION AND BREACH NOTIFICATION

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- FAL Insurance Brokerage is committed to applying the highest technical and organizational standards to protect customer data in accordance with **IA** regulations, the **PDPL**, and **NDMO** guidelines.
- User data is retained for no less than ten (**10**) years after the end of the contractual relationship or as required by law.
- In the event of a data breach, the company will notify the Insurance Authority within **72** hours of discovery, as required by applicable regulations.

DATA PROTECTION AND BREACH NOTIFICATION

- If the breach directly affects a user's personal data, the user will be notified, including the nature of the compromised data and corrective measures taken.
- No data shall be transferred outside the Kingdom without obtaining prior regulatory approvals from the Insurance Authority and other relevant entities.
- The user acknowledges that their use of the website involves data sharing under regulatory controls, and the company shall not be held liable for breaches resulting from user negligence or third-party actions beyond its control.

The background of the slide features a low-angle, upward-looking photograph of a modern building's facade. The architecture is characterized by a series of white, rectangular, cantilevered balconies or window frames that create a strong sense of verticality and geometric rhythm. The image is overlaid with a semi-transparent blue circular shape on the right side. The overall color palette is dominated by deep blues and bright yellows.

COMPANY INFORMATION



FAL Insurance Brokerage Company – Owner of FAL Insurance Brokerage Website

- **Commercial Registration:** 1010428697
- **Unified National Number:** 7001807200
- **Insurance Authority License:** WST/SH/73/20141
– Dated: 01/01/2014
- **Head Office:** Riyadh – Building No. 2335, Unit 2
- **P.O. Box:** 241237 – **Postal Code:** 11322
- **Phone:** 8001240405
- **Email:** clientcare@falbrokers.com

Disclaimer:

These Terms and Conditions comply with the regulations of the Saudi Insurance Authority (**IA**), the Personal Data Protection Law (**PDPL**), and **NDMO** guideline.



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Contact Us



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