

# User Agreement

## 1. Definitions

In this User Agreement, the words below have the following meanings assigned to them:

1. "we", "us", "our" and "Liberty" means Liberty Life Swaziland Limited
2. "website" means the internet set with "liberty.co.sz" in the address
3. "you" and "your" means the user of the website.

## 2. Your consent

Your use of the Liberty website is subject to the terms and conditions set out below. These terms and conditions may change from time to time so please familiarise yourself with it regularly.

## 3. Parties other than Liberty also collect information

Some advertisers or websites that have links on our web site may collect personal information about you when you access or use their links. Liberty does not control the collection or use of such information. This document does not apply to these websites and their advertisers.

## 4. Copyright

This website is the property of Liberty. The web site, the intellectual property and all software are protected by copyright. All rights in the Liberty trademarks, computer code, tools, calculators and devices remain the sole property of Liberty. Our software or data may not be decompiled, reverse-engineered, or disassembled, or used in any manner whatsoever.

## 5. Disclaimer

Liberty is committed to providing you with the best possible service. However, we cannot be held responsible for any losses or damages suffered either directly or indirectly arising as a result of any:

1. interrupted, delayed or failed transmission due to a power failure, equipment or software malfunction, natural disasters, fire, labour unrest, or any other cause beyond the control of Liberty.
2. inaccurate and or inadequate information generated by us as a result of inaccurate information supplied by you.
3. links with other websites over which we cannot control the content of or the products offered on those websites.
4. denial of access to the website should we believe that you are conducting activities that are illegal, abusive, attack the integrity of the site or put Liberty in disrepute.
5. reliance on the information obtained from this website.

The information contained in this website is not to be construed as financial advice in terms of the Insurance Act 2005. Please consult a licenced agent or broker should you require financial advice.

## 6. Indemnity

1. While Liberty makes every effort to ensure that the information is accurate and up to date, Liberty makes no representations or warranties about the suitability of the products that appear on the website and or about the soundness of the content on the website.
2. All information, including products and services or any terms or conditions pertaining to them, is subject to change at any time.
3. Some of our information is derived from external sources. We are not responsible for the incorrect information received from these external sources.