

Terms and conditions

About us

AskBasma is a website and application (together referred to in these Terms and Conditions as a “platform”) and host advertiser which, amongst other things, compares the price of financial products and other services. AskBasma also provides webspace for third parties to compare prices for other related financial products and services.

AskBasma Fintech Services LLC is a Limited Liability Company licensed by Sharjah Media City - Free Zone Authority, UAE, license number 2221429.01.

In Kuwait, insurance under AskBasma is provided by Safenet Insurance Brokerage Company, an insurance intermediary licensed and authorized by the Ministry of Commerce and Industry for insurance mediation activity (License No. 2013/2881) and is and licensed and regulated by the Insurance Regulatory Unit (IRU License No. IBC20210024). Registered Office: Al Adel Tower, 18th Floor, Fahd Al Salem Street, Al Qibla, Kuwait City, P.O. Box 64017 Shuwaikh B, Kuwait, 70451.

We provide a service which enables you to compare a number of prices for products and services, as well as product information from the providers on our panel. This will enable you make an informed decision before proceeding to your chosen provider for further information. AskBasma also provides web-space for third parties to compare prices for other related financial products and services.

We do not provide financial or other advice in relation to the products or services compared, nor do we provide a recommendation or endorsement.

When it comes to providers, we don't choose favorites. We offer impartial and independent comparison.

Terms

You must provide accurate and complete information when using this platform so that we can provide appropriate price comparison quotes. If you input incomplete or incorrect information whilst using this platform and enter into a policy of insurance with a provider on the basis of that information, your insurance policy may be void, not fully meet your insurance needs and/or not pay out on any claims.

All information data and copyright material contained on this platform must not be reproduced or used without our consent.

We provide a price comparison service and where you propose to enter into a separate agreement or policy with a product provider or service provider, you should check their terms and conditions to ensure that you are comfortable with them.

You acknowledge that any use of the AskBasma system will be as stipulated in the following conditions:

- You will not copy, download, reproduce, republish, frame, broadcast, or transmit in any way any of the materials provided by the system except for your personal use only.

- You adhere to the specific rules that apply to any insurance product that you purchase through the system.
- You undertake not to do anything that would affect the operation or security of the system or cause unreasonable inconvenience or abuse or disrupt any of the other users or system's Developers.
- You agree to refrain from the following matters (whether you do it personally or through a third party) using an automated process to collect or merge the information, content or data it contains or that can be accessed through the system with the information, materials or data that is accessed to it via or from a third party.
- Using any automated process to interfere with or attempt to interfere with the proper functioning of the system or to perform any act that would impose an unreasonably large load or disproportionate to the available infrastructure or system bandwidth.
- Refrain from applying reverse engineering, reverse collecting, disassembling, or any other act that would discover source code or other mathematical formulas or processors in relation to the computer program used in the infrastructure and operations related to the system or to copy, reproduce, alter, modify, derive works from, or establish a public display, of any part of the system content without the prior written consent of the system's owner.
- To access the system, you will need to have access to the Internet. Accordingly, you are responsible for any connection, service or fees associated with accessing the Internet and providing all necessary equipment to enable you to connect to the Internet (including a computer, modem and other devices necessary for access).

Disclaimer

You are using the Website and/or Application at your own risk. We do not make any warranties or representations, whether expressed or implied, arising out of law or otherwise in relation to the accuracy of the content on the Website/Application and/or the quality or quantity of any goods, services or activities provided by any third-party providers. Furthermore, we assume no liability or responsibility for any errors or omissions in the content of the Website and/or Application or in respect of any other issue with such goods, services or activities. We may make changes to the content or material on the Website without any prior notice. We are not under any commitment to update any content or material on the application. We always reserve the right to disclose any information that you may provide to us through the Website, to our legal representatives and advisors and any governmental decision or ruling.

We shall not be held responsible or accountable to you or any third party relying on you and in this respect you agree to fully indemnify us, for any loss, injury, claim or damage whether direct, indirect, consequential or punitive costs, liabilities, expenses, damages or otherwise that may be suffered by you through using this Website/Application and/or the goods, services or activities of any third party providers. We shall not be liable in respect of any virus, contaminating or destructive features or trojan that may affect your computer because of your use or access or interruption or inability to use or access the Website/Application and/or any External Sites. You hereby waive all claims against us, our employees, shareholders, subsidiaries, divisions, affiliates, representatives, agents and licensors, arising out of your use or access or interruption or inability to use or access the Website and/or Application. We do not provide any warranties, whether expressed or implied, to you using the application.

Privacy Policy

When you browse and enter user information, you agree that we will keep your user information through the system and insurance companies to process this information.

We may use your user information in accordance with the terms of this Privacy Policy for the following purposes:

Create and process your content in order to get competitive prices for insurance.

Identify issues that arise on our sites, applications or services in order to plan improvements to our sites, applications or services or create new sites, applications or services that meet your needs.

To enable us to meet all the requirements imposed on us legally.

Send you regular messages (including an e-mail or text message), regarding specifications, products, services, events and special offers.

Communicate with you through any means (including email, telephone, text messages, social networking sites, cold and personal communication) to inform you of news and other information that may be of interest to you, provided that such communications comply with the law and maintain and update your contact information, if necessary, as well as obtain your prior voluntary consent where necessary.

We may disclose your user information to a third party (Insurance Regulators, insurance companies) in order for the third party to send you periodic communications regarding specifications, products, services, events and special offers on our behalf.

If a third party owns all or most of our assets, in this case your user information that you have provided to us will be transferred to them as part of the transferred assets.

If we have to disclose or share your user information in order to:

Comply with legal obligations.

Apply or implement the terms and conditions and/or any other agreements.

Protect our rights, property, safety, customers, or other users.

We may also disclose your user information to any of the companies associated with the system wherever these companies are located in the world and for whatever reason after the prior approval of the authorities.

Refund Policy

As the Policyholder, you may have the right to claim refunds or cancel the request in case the insurance policy was not issued by the insurance company directly. However, in case the policy was issued, there are fees that insurance companies will impose in case of cancellation.