

Terms and Conditions

Last updated: August 28, 2025

Please read these terms and conditions carefully before using Our Service.

Interpretation and Definitions

Interpretation

The words of which the initial letter is capitalised have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

Definitions

For the purposes of these Terms and Conditions:

Affiliate means an entity that controls, is controlled by or is under common control with a party, where "control" means ownership of 50% or more of the shares, equity interest or other securities entitled to vote for election of directors or other managing authority.

Country refers to India.

Company (referred to as either "the Company", "We", "Us" or "Our" in this Agreement) refers to **Riskcube Insurance Brokers Private Limited, 630 The Business Quarter (TBQ), Level 6, Tower 2A North-Annexe, One World Center, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra 400013, India.**

Device means any device that can access the Service such as a computer, a cellphone or a digital tablet.

Service refers to the Website.

Terms and Conditions (also referred as "Terms") mean these Terms and Conditions that form the entire agreement between You and the Company regarding the use of the Service.

Third-party Social Media Service means any services or content (including data, information, products or services) provided by a third-party that may be displayed, included or made available by the Service.

Website refers to RiskCube, accessible from <https://www.riskcube.insure>

You means the individual accessing or using the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.

Acknowledgment

These are the Terms and Conditions governing the use of this Service and the agreement that operates between You and the Company. These Terms and Conditions set out the rights and obligations of all users regarding the use of the Service.

Your access to and use of the Service is conditioned on Your acceptance of and compliance with these Terms and Conditions. These Terms and Conditions apply to all visitors, users and others who access or use the Service.

By accessing or using the Service You agree to be bound by these Terms and Conditions. If You disagree with any part of these Terms and Conditions then You may not access the Service.

You represent that you are over the age of 18. If You are under 18, You may not use the Service.

Your access to and use of the Service is also conditioned on Your acceptance of and compliance with the Privacy Policy of the Company. Our Privacy Policy describes Our policies and procedures on the collection, use and disclosure of Your personal information when You use the Application or the Website and tells You about Your privacy rights and how the law protects You. Please read Our Privacy Policy carefully before using Our Service.

Links to Other Websites

Our Service may contain links to third-party web sites or services that are not owned or controlled by the Company.

The Company has no control over, and assumes no responsibility for, the content, privacy policies, or practices of any third party web sites or services. You further acknowledge and agree that the Company shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such content, goods or services available on or through any such web sites or services.

We strongly advise You to read the terms and conditions and privacy policies of any third-party web sites or services that You visit.

Termination

We may terminate or suspend Your access immediately, without prior notice or liability, for any reason whatsoever, including without limitation if You breach these Terms and Conditions.

Upon termination, Your right to use the Service will cease immediately.

Limitation of Liability

To the maximum extent permitted by applicable law, the Company will not be liable for any indirect, incidental, special, consequential, or punitive damages. Liability for direct damages, if any, shall in all cases be limited to the extent permitted by applicable law.

Disclaimer

Disclaimer of Warranties

The Service is provided on an “AS IS” and “AS AVAILABLE” basis without warranties of any kind. To the maximum extent permitted under applicable law, the Company disclaims all warranties, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, accuracy, or non-infringement. The Company does not guarantee that the Service will be uninterrupted, error-free, secure, or free from harmful components.

Informational Disclaimer

The information provided on the Website is for general informational purposes only and does not constitute professional advice. While the Company endeavours to keep the information accurate and up to date, We make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, or suitability of the Website or the information contained on it. Any reliance You place on such information is therefore strictly at Your own risk.

Governing Law

The laws of India, excluding its conflicts of law rules, shall govern this Terms and Your use of the Service.

Disputes Resolution

If You have any concern or dispute about the Service, You agree to first try to resolve the dispute informally by contacting the Company.

International Clients

While this website is primarily intended for clients based in India, it may be accessed by users from other jurisdictions. Clients are responsible for ensuring that their use of the website and engagement with the Company complies with all applicable laws and regulations in their country of residence.

Governing Law & Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of India. Any disputes arising out of or in connection with the use of this website shall be subject to the **exclusive jurisdiction of the courts at Mumbai, Maharashtra.**

Severability and Waiver

Severability

If any provision of these Terms is held to be unenforceable or invalid, such provision will be changed and interpreted to accomplish the objectives of such provision to the greatest extent possible under applicable law and the remaining provisions will continue in full force and effect.

Waiver

Except as provided herein, the failure to exercise a right or to require performance of an obligation under these Terms shall not affect a party's ability to exercise such right or require such performance at any time thereafter nor shall the waiver of a breach constitute a waiver of any subsequent breach.

Translation Interpretation

These Terms and Conditions may have been translated if We have made them available to You on our Service. You agree that the original English text shall prevail in the case of a dispute.

Changes to These Terms and Conditions

We reserve the right, at Our sole discretion, to modify or replace these Terms at any time. If a revision is material We will make reasonable efforts to provide at least **30 days' notice** prior to any new terms taking effect. What constitutes a material change will be determined at Our sole discretion.

By continuing to access or use Our Service after those revisions become effective, You agree to be bound by the revised terms. If You do not agree to the new terms, in whole or in part, please stop using the website and the Service.

Contact Us

If you have any questions about these Terms and Conditions, You can contact us by email:
hello@riskcube.insure