## Disclaimer

This website and / or APP is prepared for general information purpose only and the information and descriptions contained herein are not necessarily intended to be complete descriptions of all terms, exclusions and conditions applicable to the products and services. While every effort has been made to ensure accuracy, no responsibility would be accepted by Avo Insurance Company Limited ("the Company") for errors and omissions however caused. The information should not be relied on as professional advice and should not be regarded as a replacement for detailed advice in individual circumstances when the services of a competent professional consultant should be sought.

### **Legal Restrictions in Certain Jurisdictions**

Legal restrictions may apply to the distribution of information regarding certain of these products and services in some jurisdictions, and this website and / or APP is not intended for the use of persons located in those jurisdictions to which restrictions apply. Persons accessing this website and / or APP do so on their own initiative. It is the responsibility of those accessing this website and / or APP to ensure that they are aware of and observe all relevant restrictions and laws which apply to them.

All insurance product information available on this website and / or APP is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products available on this website and / or APP.

#### **Use of Internet & Security**

The use of the Internet cannot be guaranteed to be completely safe. The Company does not warrant that any information accessible through this website and / or APP is free of viruses or other harmful element and is not responsible in any manner for any direct, indirect or consequential damages arising out of the use of this website and / or APP or the downloading of materials from this website and / or APP. Users of this website and / or APP shall be solely responsible for protecting and backing up their data and/or equipment and taking any protective measures against computer viruses or other contaminating or destructive properties as they think appropriate and necessary.

#### **Submission of Information**

All information submitted to the Company via this website and / or APP shall be deemed and remain the property of the Company and the Company shall be free to use, for any purposes, any ideas, concepts, know-how or techniques contained in information provided by a visitor to the Company through this website and / or APP. The Company shall not be subject to any obligations of confidentiality regarding submitted information except as otherwise specifically agreed or required by law.

### Links

This website and / or APP may be linked to other websites which are not maintained by the Company. The Company has no control over, does not assume any responsibility for and does not make any warranties or representations as to any third party content or websites, including but not limited to, the accuracy, subject matter, quality and timeliness. By providing hyperlinks to other websites and / or APP, the Company shall not be deemed to endorse, approve, recommend, guarantee or introduce any third parties or the service/products they provide on their websites and / or APP, or have any form of cooperation with such third parties and websites. The Company shall have no liability for third party content or websites or websites linking to or framing the websites of the Company.

## **Intellectual Property Rights**

The contents of this website and / or APP are the property of the Company and are protected by copyright. Users of this website and / or APP are prohibited from transmitting, copying, modifying or using any materials contained in this website and / or APP without the prior written consent of the Company. The trademarks, logos and service marks appearing in this website and / or APP are either owned by the Company or other third parties and shall not be used without the prior written consent of the Company or such third parties.

# **Inconsistency in Wordings**

In the event of any ambiguity or inconsistency between the English and Chinese version of this disclaimer and content of this website and / or APP, the English version will control and prevail.

### **Governing Law and Jurisdiction**

This disclaimer is governed by the laws of Hong Kong. Any disputes arising from these terms of use shall be subject to the exclusive jurisdiction of the Hong Kong Courts.

Information provided on this website and / or APP may be revised at any time without notice at the discretion of the Company.

Document Control No.: COM-PES-08102021-DIS-E

免責聲明

此網站及/或應用程式目的在於提供一般資訊·所載資料和說明未必旨在涵蓋有關產品和服務的所有章則、不保事項和條款。雖 然資料已力求準確·惟如有誤差或遺漏·安我保險有限公司(「本公司」)並不承擔責任。此網站及/或應用程式資料不應賴以

作為專業意見,也不應用作取代在個別情況下向合適專業顧問尋求的詳盡意見。

部分司法管轄地區的法律限制

在部分司法管轄地區內·發放此網站及/或應用程式部分產品和服務的資料可能受到法律限制·而此網站及/或應用程式無意讓身處該等設有法律限制的地區人士使用。瀏覽此網站及/或應用程式的人士是完全出於自願訪問本網站及/或應用程式·並須自行負

責並確定瞭解及遵守所受限制及本地法律。

載於此網站及/或應用程式的所有保險產品資料並不構成亦不應被詮釋為向香港境外之任何人士出售、提供或游說購買任何保險

產品。

互聯網的使用及保安

使用互聯網不保證絕對安全。本公司並不保證·經此網站及/或應用程式得到的任何資料不含病毒或其他有害成分·且對使用此網站及/或應用程式·或由此網站及/或應用程式下載資料而招致任何直接、間接或相應損失不負任何責任。此網站及/或應用程式

的用戶須自行負責為其資料及/或設備作出保護及備份,並採取其認為適合及需要的預防措施,防範電腦病毒或其他具感染或破

壞能力的病毒。

提交之資料

透過此網站及/或應用程式向本公司提交之全部資料應被視為並保留為本公司之財產。本公司就用戶透過本網站及/或應用程式所

提供之任何構想、概念、實際知識或技術・具有自由使用之權利。就所提交之資料・除經特別同意或法律規定外・本公司將不受

任何保密義務約束。

連結

此網站及/或應用程式可能會被連結到其他非由本公司管理的網站。本公司並不擁有該些網站的控制權,且不會對這些網站的內

容負責・或對第三者網站的內容作出任何保證・包括其準確性、主旨、質素及及時性。提供超連結至本網站以外的網站・並不視

為本公司同意、認可、推薦、保證或推介任何第三方或在其網站所提供的服務/產品,亦不可視為與該等第三方及網站有任何形

式的合作。本公司對任何超連結至本網站的網站及其內容概不負責。

知識產權權利

此網站及/或應用程式內容屬本公司擁有並受版權保障。此網站及/或應用程式的用戶在未經本公司書面同意前,不得傳送、複製、 修改或使用此網站及/或應用程式所載任何資料。在此網站及/或應用程式出現的任何商標、標識及服務標記,均屬本公司或其他

第三方擁有,在未經本公司或其他第三方書面同意前,不得擅自使用。

意義不符

此免責聲明及網站及/或應用程式內容的中文與英文版本意義若有差異,以英文版本為準。

適用法律及管轄

此免責聲明受香港法律管轄,並受香港法院的專屬司法管轄。

此網站及/或應用程式提供的資料可能隨時會被修改,本公司有權不發出通知。

Document Control No.: COM-PES-08102021-DIS-E