



GEORGIA
INSURANCE PORTAL

TERMS & CONDITIONS

ECOVER.GE

E-COVER is owned by the LLC "Insurance Broker WeInsure" (ID Code 205250967)
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TERMS AND CONDITIONS

The website platform www.ecover.ge is owned and operated by "Insurance Broker WeInsure" LLC, registered under Georgian legislation (Registration No. 205250967), with its legal address at M. Tamarashvili Street 13, Apartment 53, 0177, Tbilisi, Georgia. It is licensed as an insurance agency by the government of Georgia (License No. 012063).

By utilizing the website platform www.ecover.ge you agree to the following terms, in conjunction with our [Privacy Policy](#), [Travel Policy](#), [Delivery, and Return Policy](#), collectively referred to as the "Terms".

You may not accept these Terms or use this service if you are not of legal age to form a binding contract with WeInsure. These Terms are also not applicable if you are a person under sanctions.

Service

As a licensed insurance broker, we act as an intermediary between potential clients and Georgian insurance companies, prioritizing the best interests of the insured. Our services include negotiating offers, selling policies, and providing customer support.

E-cover enables you to compare insurance offers from Georgian insurance companies, facilitating compliance of foreign travelers with the Law of Georgia on the Legal Status of Aliens and Stateless Persons when applying for visas and crossing the Georgian border.

Our platform allows you to explore insurance products provided by various insurers, compare them, and make purchases according to your preferences.

The information provided on our platform is intended for those seeking to select and purchase insurance products via our platform or for those who own insurance policies purchased on our platform.

When purchasing a specific insurance product on our platform, the terms of insurance are governed by the insurance contract between you and the insurer.

Please note that the Terms may be unilaterally modified by us at certain times, with updates reflected on our platform and dated accordingly. You will be notified of these changes upon visiting the platform, and your continued use of the platform implies acceptance of the modified Terms and Conditions.

Warranties and Disclaimer

We provide our Service with a commercially reasonable level of skill and care, hoping for your enjoyment in using it. We warrant that all our travel policies comply with the regulations of the Georgian Government for obtaining visas and crossing the Georgian border. However, we cannot guarantee visa approval or entry into the country.

Liability of Our Services

To the extent permitted by law, the total liability of "Insurance Broker WeInsure" is limited to the amount you paid us for using the services.

The information posted on the platform does not constitute a promise of insurance or the basis for any other form of binding agreement. "Insurance Broker WeInsure" is not responsible for the quality of services provided by insurers or for the fulfillment of their conditions if the insurer violates contractual obligations.

WeInsure and its employees are not liable for any direct, indirect, special, incidental, consequential, or non-contractual damages resulting from your use of the platform, including technical interruptions, cancellations, computer viruses, or system malfunctions.

We are not liable if individual components of the platform are unavailable to you, as the content depends on search functions and restrictions.

Prohibited Activities

The content and information on this website are intended for personal use only. You agree not to modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, sell, or re-sell any information for commercial purposes without prior written approval from Insurance Broker WeInsure. Unauthorized use of the platform is prohibited.

Consent to Receive Notifications

By agreeing to these Terms and Conditions, you acknowledge that the insurance broker is authorized to send you notifications via email, SMS, or WhatsApp about insurance products and our services.

Links Published on the Platform

For informational purposes, the insurance broker may publish hyperlinks to third-party websites on the platform. We do not control websites operated by third parties, and we are not responsible for the accuracy of products and content published on those websites. It is essential to carefully review the terms and conditions of third-party resources/websites.

Governing Law and Jurisdiction

These Terms and Conditions are governed by the laws of Georgia. In the event of a dispute, the parties may contact the Insurance Mediation of the Association of Insurance Companies JSC (Registration/Certificate No. 204878481) for mediation. If a settlement cannot be reached, the dispute will be resolved in the common courts of Georgia in accordance with the law.

Indemnity

By using our site, you agree to defend, indemnify, and hold harmless WeInsure and its partners from any losses, claims, damages, costs, and expenses arising from your breach of

these Terms. WeInsure reserves the right to participate in the investigation, settlement, and defense of any such action or claim at your expense.

Dispute Resolution

These Terms are governed by the substantive laws of Georgia. If any provision is found invalid, the remaining provisions shall remain in effect. These Terms constitute the entire agreement between you and Insurance Broker WeInsure regarding your use of www.ecover.ge.

14.06.2024