

Terms and Conditions

Introduction

Welcome to the MSIG Specialty Marine NV websites and platforms (collectively, “MSIG Specialty Marine sites”). These Terms and Conditions govern Your use of the MSIG Specialty Marine Sites.

Acceptance of terms

By accessing or using the MSIG Specialty Marine Sites, You agree to these Terms and Conditions (“the Terms”), as well as all applicable laws and regulations. If You do not agree, please refrain from using the MSIG Specialty Marine Sites.

MSIG Specialty Marine NV (“We”) reserves the right to change the terms of use for the MSIG Specialty Marine Sites at any time without prior notice to users. Continued use of the MSIG Specialty Marine Sites will be regarded as acceptance of the modified conditions.

Changes to terms

We reserve the right to modify the Terms at any time. Please review them regularly for changes. Continued use after changes indicates Your acceptance of the new Terms.

International use

We make no representation that materials on the MSIG Specialty Marine Sites are appropriate or available for use in locations outside Belgium, the Netherlands, France, Germany, the United Kingdom, or Singapore. Accessing our website from territories where its contents are illegal or unlawful is prohibited. If You choose to access the MSIG Specialty Marine Sites from locations outside these countries, You do so on Your own initiative and are responsible for compliance with local laws.

Access to our website

We reserve the right to change, interrupt, discontinue, or limit access to the content of the MSIG Specialty Marine Sites at any time without prior notice to the user.

Due to the nature of the internet, We cannot guarantee the complete security of information sent online, the absence of viruses or other harmful elements in this website or in the links from this website to other websites, nor can We be responsible for technical problems You may experience with the MSIG Specialty Marine Sites. We decline all responsibility and liability in this respect.

For technical issues, please contact us through our website.

Intellectual property rights

The content on the MSIG Specialty Marine Sites, including logos, layout, icons, images, photographs, film footage, audio clips, calculations, plans, digital downloads, and software is protected by intellectual property laws and remains our exclusive property.

You undertake to keep these elements confidential and not to distribute or make them public, under penalty of damages and termination of Your right of access. We are not responsible for any damages resulting from unauthorized use or distribution.

Hyperlinks

Creating hyperlinks to the MSIG Specialty Marine Sites requires our prior written consent. We are not responsible for the content of third-party websites linked to our sites.

User conduct

MSIG Specialty Marine users must not post or transmit any unlawful or harmful content on the MSIG Specialty Marine Sites. Violations could lead to legal action.

Disclaimer

We strive to ensure the accuracy and timeliness of information on the MSIG Specialty Marine Sites but cannot guarantee its completeness or reliability. We are not liable for any errors, omissions, or resulting damages.

The content of the MSIG Specialty Marine Sites is provided for general information purposes only and is not intended to constitute advice upon which You should rely. You should seek professional or specialist advice before acting or refraining from acting based on any content on the MSIG Specialty Marine Sites. Where reference is made on the MSIG Specialty Marine Sites to securities or other investments or financial products, no offer of such securities or other investments or financial products is being made by the relevant MSIG Specialty Marine Sites. Please note that past performance is not a guide to future performance and should not be relied upon in making any investment decision.

You are responsible for the security of any data You transmit to or from our website. We are not responsible for any loss or damage caused directly or indirectly by Your use of our website or the information contained on our website. We disclaim all conditions, warranties, or other terms, whether express or implied by statute, custom, or usage, in relation to the information contained in or omitted from the service offered through our website.

Limitation of liability

We will not be liable for any direct, indirect, incidental, special, or consequential damages or loss of profits or opportunities, whether in contract, tort, or otherwise, arising out of or connected with the use of our website or the information contained on our website, the inability to use our website, unauthorized access to or alteration of Your transmissions or data, or third-party services beyond our reasonable control (including, but not limited to, telephone and browser services), whether such services are used by You to access our website or are used by us to comply with Your instructions. For the avoidance of doubt, this provision applies whether or not the loss or damage is caused by our negligence.

Nothing in the Terms shall exclude our liability to You for fraudulent misrepresentation or for personal injury or death caused by our negligence.

Indemnity

You may be held responsible for any loss we incur due to Your use of our website or breach of the Terms.

Miscellaneous

If any part of the Terms is deemed invalid or unenforceable, the remainder remains effective. We may assign our rights under the Terms without affecting Your rights.

Applicable law

The Terms are governed by Belgian law. Disputes arising from the Terms fall under the exclusive jurisdiction of the courts of Belgium.

Company information

MSIG Specialty Marine NV is a Public Limited Company ("Naamloze Vennootschap") incorporated under Belgian Law, registered with the BCE ("Banque Carrefour des Entreprises") in Brussels under number 0670.726.393, having its registered office at 37 Boulevard Roi Albert II, 1030 Brussels (Belgium), registered with the Financial Services and Markets Authority ("FSMA") in Brussels under the statute of Belgian Mandated Underwriters and Belgian Reinsurance agents.

MSIG Specialty Marine NV acts through Dutch, French, German and UK branches, has an office in Antwerp, Belgium, and a subsidiary in Singapore:

- The Netherlands, MSIG Specialty Marine NV branch, registered with the Rotterdam Trade and Companies Register under number 24448058; located Beursplein 37, 3011 AA Rotterdam;

- France, MSIG Specialty Marine NV branch registered with the Paris Commercial and Companies Registry ("RCS") under number 831 499 405; located 22 rue Georges Picquart 75017 Paris;
- Germany, MSIG Specialty Marine NV branch registered under the name of MSIG Specialty Marine NV Deutsche Zweigniederlassung with the Hamburg Local Court ("Amtsgericht Hamburg") under number HRB 145836; located at Axel-Springer-Platz 3, 20355 Hamburg;
- United Kingdom, MSIG Specialty Marine NV branch, registration number of the company Companies House number FC031206, registration Number of the Branch BR016272, registered with the Financial Conduct Authority ("FCA") number 985124; located at The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AG;
- Belgium, MSIG Specialty Marine NV, office located at SQ Antwerp Tower, Frankrijklei 5 bus 401, 2000 Antwerp;
- Singapore, MSIG Specialty Marine (Asia) Pte. Ltd, a private limited company Registered by the Accounting and Corporate Regulatory Authority ("ACRA") under number 202334974D; located 20 Anson Road, #07- 03, Twenty Anson, Singapore 079912.