

OneAssure Terms of Use

Terms of Use Agreement

Prost Insurance Broking Pvt. Limited (hereinafter referred to as Prost) operates the website www.OneAssure.in (hereinafter referred to as OneAssure). Prost is a licensed Insurance Broking Company holding a broking license from the Indian Insurance Regulator – Insurance Regulatory and Development Authority of India bearing IRDAI License No. 756 valid till 21/07/2024. Through OneAssure, Prost provides its partners and customers with information and tools to make it easy to compare and buy insurance policies. By visiting OneAssure and accessing the information, resources, services, products, and tools we provide, you understand and agree to accept and adhere to the following terms of use as stated in this policy (hereafter referred to as 'ToU Agreement'), along with the terms and conditions as stated in our privacy policy. This Terms of Use Agreement is effective from the time you visit our website. We reserve the right, at any time, at our sole discretion, to change or otherwise modify the Terms of Use Agreement without prior notice, and your continued access or use of OneAssure signifies your acceptance of the updated or modified Terms of Use Agreement.

Using OneAssure

By visiting our website and accessing the information, resources, services, products, and tools we provide, either directly or indirectly (hereafter referred to as 'Resources'), you agree to use these Resources only for the purposes intended as permitted by the terms of this Terms of Use Agreement, and/or applicable laws, regulations, and generally accepted online practices or guidelines.

Wherein, you understand that:

- In order to access our Resources, you may be required to provide certain information about yourself (such as name, address, contact details, medical history, date-of-births, and purchase details, identity proof such as Aadhar ID, etc.). You agree that any information you provide will always be accurate, correct, and updated.
- By providing your information you explicitly authorize us to access on your behalf your records from the competent authority, such as Aadhar, RTO, etc. for the purpose of facilitation of your transaction with us.
- You are responsible for maintaining the confidentiality of any login information associated with any account you use to access our Resources. Accordingly, you are responsible for all activities that occur under your account/s.
- Accessing (or attempting to access) any of our Resources by any means other than through the means we provide is strictly prohibited. You specifically agree not to access (or attempt to access) any of our Resources through any automated, unethical, or unconventional means.
- Engaging in any activity that disrupts or interferes with our Resources, including the servers and/or networks to which our Resources are located or connected, is strictly prohibited.
- Attempting to copy, duplicate, reproduce, sell, trade, or resell our Resources is strictly prohibited.
- You are solely responsible for any consequences, losses, or damages that we may directly or indirectly incur or suffer due to any unauthorized activities conducted by you, as explained above, and may incur criminal or civil liabilities.

User-generated content

We may provide various open communication tools on our website, such as blog comments, blog posts, public chat, forums, message boards, newsgroups, product ratings and reviews, various social media services, etc. You understand that we do not pre-screen content posted by users of these various communication tools, which means that if you choose to use these tools to submit any type of content to our website ("user-generated content"), then it is your personal responsibility to use these tools in a responsible and ethical manner.

You further agree, whether posting through any open communication tool listed above or through any other feature of the Platform — including document or file uploads, claim or KYC submissions, chatbot or support-chat interactions, and any other means by which you host, display, upload, modify, publish,

transmit, store, update or share information using our computer resource — that you will not host, display, upload, modify, publish, transmit, store, update or share any information that:

1. belongs to another person and to which you do not have any right;
2. is defamatory, obscene, pornographic, paedophilic, invasive of another's privacy including bodily privacy, insulting or harassing on the basis of gender, libellous, racially or ethnically objectionable, relates to or encourages money laundering or gambling, or is otherwise inconsistent with or contrary to the laws in force;
3. is harmful to a child in any way;
4. infringes any patent, trademark, trade secret, copyright or other proprietary rights of any party;
5. violates any law for the time being in force;
6. deceives or misleads the addressee about the origin of the message, or knowingly and intentionally communicates any information that is patently false or misleading in nature but may reasonably be perceived as a fact;
7. impersonates another person or entity, including any Prost employees or representatives;
8. threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign States, or public order, or causes incitement to the commission of any cognisable offence, or prevents the investigation of any offence, or is insulting to any other nation;
9. contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource; or
10. contains any type of unauthorized or unsolicited advertising.

This clause is provided in accordance with Rule 3(1)(b) of the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021.

We do not assume any liability for any user-generated content posted by you or any other 3rd party users of our website. We have the right at our sole discretion to remove any content that, we feel in our judgment does not comply with this Terms of Use Agreement, along with any content that we feel is otherwise offensive, harmful, objectionable, inaccurate, or violates any 3rd party copyrights or trademarks, or falls under any of the categories listed above.

Any user-generated content posted by you using any open communication tools on our website, provided that it doesn't violate or infringe on any 3rd party copyrights or trademarks, becomes the property of Prost, and as such, gives us a perpetual, irrevocable, worldwide, royalty-free, exclusive license to reproduce, modify, adapt, translate, publish, publicly display and/or distribute as we see fit. This only refers to and applies to user-generated content as described. All Personal Information, provided as part of our registration or purchase process, is covered by our Privacy Policy.

IPR and Copyright

All content and materials available on OneAssure, including but not limited to text, graphics, website name, code, images and logos are either the intellectual property of Prost or under licensed use by Prost and are protected by applicable copyright and trademark law. Any inappropriate use, including but not limited to the reproduction, distribution, display, or transmission of any content on this site is strictly prohibited unless specifically authorized by Prost.

Indemnification

You agree to indemnify and hold Prost, its parent company, officers, subsidiaries, affiliates, successors, assigns, directors, officers, agents, service providers, suppliers, and employees, harmless from any claim or demand, including reasonable attorney fees and court costs, made by any third party due to or arising out of content submitted by the user, users use of the service, violation of the Terms of Use, breach by the user of any of the representations and warranties herein, or user's violation of any rights of another.

Limitation of Warranties

By using our website, you understand and agree that all Resources we provide are "as is" and "as available". This means that we do not represent or warrant to you that:

- The use of our Resources will meet your needs or requirements,
- The use of our Resources will be uninterrupted, timely, secure, or free from errors,
- The information obtained by using our Resources will be accurate or reliable, and
- Any downloads from OneAssure will not harm your computer or device in any way.

To the maximum extent permitted by law, Prost has no liability in relation to or arising out of the Website Information and recommendations. You are responsible for the final choice of your product. Please seek further advice from Prost or the relevant participating insurance companies before choosing your product, if you have any doubts or queries about the same. Furthermore, Prost does not guarantee when or if you will actually acquire the product that you have chosen and does not accept any liability arising out of delay in you acquiring the product you have chosen. You acknowledge and accept that the final issuance of the policy is subject to the underwriting norms and sole discretion of the insurance company whose policy you have chosen to buy.

Limitation of Liability

You expressly understand and agree that any claim against us shall be limited to the amount you paid if any. Prost will not be liable for any direct, indirect, incidental, consequential, or exemplary loss or damages which may be incurred by you as a result of using our Resources.

UNLESS OTHERWISE EXPRESSED, Prost EXPRESSLY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

Governing Law

This Terms of Use Agreement and the Privacy Policy shall be governed and construed in accordance with the laws of the Republic of India and the courts at Mumbai shall have exclusive jurisdiction on all matters and disputes arising out of and relating to the Site.

Changed section marked in bold: "User-generated content" — expanded scope and prohibited-content list to satisfy Rule 3(1)(b) of the IT (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021. All other sections are unchanged from the live page as of 31-Jul-2026.