

Terms and Conditions of Use



Terms and Conditions of Use

The information detailed below sets out the Terms and Conditions of Use for the Providence Life Limited, PCC website and all associated information. By viewing the providence website you automatically acknowledge the Terms and Conditions of Use and the current published Terms and Conditions of each of our products which will apply to your policy. You should always refer to the Providence website for your current and applicable policy Terms and Conditions.

Providence Life Limited, PCC is incorporated as a Protected Cell Company in the Republic of Mauritius, is granted a Category 1 Global Business License pursuant to section 72(6) of the Financial Services Act and issues linked long term insurance products under the license Long-Term Insurance Business Licence No. C109007268 pursuant to Section 11 of the Insurance Act 2005 and the Financial Services (Consolidated Licensing and Fees) Rules 2008.

Registered office:

Providence Life Limited PCC, Level 4, Mindspace SBI Tower, Cybercity, Ebene, Mauritius. Telephone: +230 466 7070 | Fax: +230 465 0077 | Email: admin@providence.life

Providence Collections Services Limited is a wholly-owned subsidiary of Providence Life Limited, PCC, and is incorporated under the UK Companies Act 2006 as a private company with Company Number 15604707, limited by shares, and the situation of its registered office is in England and Wales. The company's nature of business: Standard Industrial Classification (SIC) code is 82911 - Activities of collection agencies, and the company facilitates the collection of insurance premium amounts due from policyholders of Providence Life Limited, PCC.

Registered office:

Providence Collection Services Limited, 10 Cheyne Walk, Northampton, England, NN1 5PT, United Kingdom.

The information contained within the Providence website does not constitute an offer and shall not be construed as an offer to sell or a solicitation of an offer to buy any securities, product or service, in any jurisdiction. Commentary and other materials posted on the website are not intended as advice. We therefore disclaim all liability and responsibility arising from any reliance placed on such materials by any visitor to this site, or by anyone who may be informed of any of its contents. All information contained within the website is provided free of charge for information purposes only and does not constitute advice to any person on any matter. Accordingly, the information provided must not be relied upon without appropriate verification by the end user.

Providence will not accept any liability arising out of the use of or access to the website or the unavailability of the website. The website is to be used at your own risk and Providence does not warrant that the use of the website or any material downloaded from it will not cause damage to any property. Although Providence will take all reasonable steps in order to keep the site safe, in using the website you are nevertheless subject to the inherent risks of the internet including loss of data, computer virus infection, spyware, malicious software, trojans and worms. Providence accepts no liability for the same nor any loss or damage arising out of changes made to the content of this website by unauthorised third-parties.

Providence reserves the right to withdraw or amend the service we provide on our website without notice and restrict access to some parts of website site to registered users. Your user identification code and password are confidential and you must not disclose them to a third-party. If you fail to comply with the Terms and Conditions of Use, Providence has the right to disable any user identification code or password at any time.

Whilst Providence takes all reasonable steps to ensure that the website is always accessible, Providence does not warrant that the website will be available, that access will be uninterrupted, that there will be no delays or failures in the website, or that no viruses will be transmitted to your computer or other hardware used to access the website. Providence accepts no liability for any losses due to the website being unavailable at any time. Providence may have to suspend access to the website to update the website and to carry out maintenance, or close it indefinitely. The website may be unavailable due to circumstances beyond Providence's reasonable control. Any of the material on this site may be out of date at any given time, and we are under no obligation to update such material.

Providence accepts no liability for loss of any kind incurred as a result of reliance on the information or opinions provided on this website although care has been taken to ensure the accuracy of content. Providence will not accept any liability for any loss or damage you may incur in connection with your use of this website which is caused by any event where the cause is beyond our reasonable control; or any indirect loss or damage you suffer or incur as a result of your use of this website (including loss of business, or loss of profit or revenue) which was not foreseeable to us at the time when you used the website. However, nothing in these terms of use shall exclude or limit our liability for death or personal injury caused by our negligence or for our fraudulent misrepresentation.

Providence may include links to third-party websites in this site for your convenience. By giving access to such websites, we are not making any statement, warranty or representation as to the quality or contents of the other sites as we do not have responsibility for the other websites. Please note that when accessing another website by way of a hypertext link you may be leaving the Providence website.

Information transmitted to Providence through this website may not be encrypted and could be intercepted by third-parties or electronically delivered to parties other than the addressee. Any such information is sent at your own risk and you should therefore carefully consider its sensitivity prior to transmitting it.

We process information about you in accordance with the Providence privacy and cookie policy. By using the Providence website, you consent to such processing and you warrant that all data provided by you is accurate.

Providence may revise the Terms and Conditions of Use and Terms and Conditions of our products at any time by amending this document. You are expected to check this document from time to time and take notice of any changes, as they are binding on you. Some of the provisions contained in these Terms and Conditions of Use may also be superseded by provisions or notices published elsewhere on this site.

Providence does not provide advice or sell products directly to customers. For further information on our products and services, please contact your introducer.



www.providence.life

Providence is the business name of Providence Life Limited, PCC. The Company does not offer advice. The Company is not authorised to offer insurance products for sale in the United States. Materials are not intended as an offer of insurance and do not constitute an offer or a solicitation of an offer to buy insurance in any other country or other jurisdiction in which it is unlawful to make such an offer or solicitation.

Providence Life Limited, PCC is incorporated as a Protected Cell Company in the Republic of Mauritius, is granted a Category 1 Global Business License pursuant to section 72(6) of the Financial Services Act and issues linked long term insurance products under the license Long-Term Insurance Business Licence No. C109007268 pursuant to Section 11 of the Insurance Act 2005 and the Financial Services (Consolidated Licensing and Fees) Rules 2008.

Registered office: Providence Life Limited PCC, Level 4, Mindspace SBI Tower, Cybercity, Ebene, Mauritius.

Telephone: +230 466 7070 | Fax: +230 465 0077 | Email: admin@providence.life