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- (a) While Perks may facilitate transactions with Insurance Partners participating in AXCESS, as an insurance agent, Perks is not responsible or liable for any losses incurred by you as a result from any transaction. Our liability may also be subject to the laws relating to limitations on liability in the country you are transacting from. You are advised to read the insurance policy issued by the relevant Insurance Partner for the details of any insurance or coverage purchased via Perks.
- (b) Perks will not be liable for:
 - (i) any losses not directly caused by any breach on our part;
 - (ii) business losses including loss of profit, revenue, contracts, anticipated savings, data, goodwill or wasted expenditure; and/or
 - (iii) any consequential losses that were not foreseeable.
- (c) Redemption of AXCESSpoints or other loyalty programme points
 - (i) Perks has the absolute discretion in determining the avenues through which AXCESSpoints or other loyalty points can be redeemed for the purpose of payment of premiums for insurance purchased by you.
 - (ii) In the event of redemption of AXCESSpoints or any other loyalty points permitted to be redeemed under the AXCESS Programme, Perks shall not be liable in respect of any premiums paid by you, whether such payment is made fully by cash or other payment modes, or in cash combined with a redemption of AXCESSpoints or other loyalty points.

- (iii) Regardless of the mode of payment for premiums, no cash refunds will be made by Perks upon any cancellation of insurance coverage neither will any reinstatement of your AXCESSpoints or other loyalty programme points redeemed for payment of premiums for insurance purchased will be made by Perks once the cover note or policy document for such insurance has been issued to you (whichever earlier).
- (iv) You are advised to contact the relevant Insurance Partner in the event you cancel your insurance coverage and are entitled to any refund of premiums which have been paid.

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