

1. Use of Website & Services

By accessing this website and purchasing/renewing insurance, you agree to abide by these Terms & Conditions.

2. Eligibility

Insurance policies can be purchased only by individuals/entities legally eligible under Indian law.

3. Insurance Products

All insurance products are governed by IRDAI regulations.

Policy details, premium, coverage, exclusions, and terms are available in the policy document.

The Company reserves the right to modify, suspend, or withdraw any product.

4. Premium Payments

Premium must be paid through authorized channels (UPI, Net-banking, Debit/Credit cards, Wallets).

Policy is valid only after successful payment and issuance of policy document.

5. Shipping & Delivery

Insurance policies are delivered electronically via email and can be downloaded from your account.

Hard copy may be sent via courier if applicable.

6. Refund & Cancellation Policy

Once the insurance policy is issued, no refund of premium is permitted under any circumstances.

Cancellation (if applicable) will be governed strictly by IRDAI rules and product-specific terms.

Customers must carefully review policy details before purchase.

7. Claims

Claims must be reported promptly via the website, helpline, or branch office.

The Company is not liable for claims falling under exclusions mentioned in the policy.

8. User Accounts

Customers are responsible for maintaining confidentiality of login credentials.

Any misuse or fraudulent activity must be reported immediately.

9. Intellectual Property

All website content, logos, and materials are the intellectual property of [General Insurance Company].

10. Limitation of Liability

The Company is not liable for indirect, incidental, or consequential damages


arising out of the use of our website or services.


11. Governing Law

These terms are governed by Indian law. Courts in [City, State] will have exclusive jurisdiction.

12. Contact Us

For support:

 Email: wsquareinsapp@gmail.com

 Phone: +91 9841417187