

GENERAL TERMS AND CONDITIONS

a) Unauthorized use of any materials contained on this Website may violate the laws of intellectual property rights, the laws of privacy and publicity, and other applicable laws. You alone are responsible for your actions. As such, you shall indemnify and hold “MAHCT”, its office bearers, officers, directors, employees, affiliates, agents and licensors harmless from and against any and all loss, costs, damages, liabilities, and expenses (including attorneys’ fees) incurred in relation to, arising from any claim or demand (including third party claims or demand) for violation caused by your actions or access, or, misuse of your user ID and password during use of the Website or any non-compliance with the Terms hereof or any unauthorized use of, this Website by you or someone using your computer.

b) “MAHCT” may change the Terms set out above from time to time. By browsing this Website you are accepting that you are bound by the current Terms and we urge you to check these each time you revisit the Website.

c) “MAHCT” may change the format and Information of this Website at any time. We reserve the right to add to or supersede certain provisions of these Terms with other provisions and reserve the right to revise the Terms at any time, at our sole discretion and without any prior notice. At no given time can we guarantee the information to be up to date. Users are deemed to be apprised of any bound by any changes to these Terms.

d) “MAHCT” prohibits unauthorized hypertext links and caching to the Website and reserves the right to disable any unauthorized links, third party links and disclaims any responsibility for information available on any other internet sites linked to the Website without due authorization.

e) “MAHCT” may suspend the operation of this Website for support or maintenance work, in order to update the information or for any other reason.

f) By visiting this Website, you agree to permit “MAHCT” to communicate with you, from time to time, about our products and services, unless you decide to unsubscribe from receipt of such communications by following instructions stated therein. This may involve interruption of or stoppage linked services.

g) “MAHCT” shall not be liable if any transaction does not materialize or may not be completed or for any failure on its part to perform any of its obligations in respect of any products, policies or services, if

the same is prevented, hindered or delayed by a Force Majeure Event. In such case its obligations shall be suspended for so long as the Force Majeure Event continues. For the purpose of this Website, a "Force Majeure Event" means any event due to any cause beyond the reasonable control of the "MAHCT", including without limitations, sabotage, fire, flood, explosion, acts of god, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, act of government, faults or failures in telecommunication, unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, computer hacking, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, unauthorized access to computer data and storage devices, destructive or corrupting code or program, mechanical or technical errors/failures or power shut down, etc.