



Sanctuary Insurance Terms and Conditions

1. Introduction

1.1 These Terms and Conditions govern the relationship between you (the "Policyholder") and Sanctuary Insurance (the "Insurer"). By purchasing or renewing any insurance policy, you agree to be bound by these terms.

1.2 The insurance coverage described in this policy is provided in accordance with applicable laws and regulations.

2. Definitions

2.1 "Policyholder" refers to the individual or entity purchasing the insurance policy.

2.2 "Insurer" refers to Sanctuary Insurance, its affiliates, and authorized representatives.

2.3 "Policy" refers to the insurance contract outlining the terms of coverage.

2.4 "Claims" refer to requests for compensation or benefits under the policy.

3. Eligibility

3.1 The Policyholder must be at least 18 years of age at the time of purchasing the policy.

3.2 Coverage is available for individuals, families, and businesses as outlined in the policy.

4. Coverage

4.1 The types of insurance policies offered include but are not limited to life insurance, health insurance, auto insurance, home insurance, and business insurance.

4.2 The specific terms of coverage, exclusions, and limits are detailed in the individual policy documents.

4.3 The Insurer reserves the right to amend or alter coverage at any time, with prior notice to the Policyholder.

5. Premiums and Payments

5.1 Premiums are due as specified in the policy document.

5.2 The Policyholder is responsible for making timely premium payments to keep the policy in force.

5.3 Failure to pay premiums within the specified period may result in a lapse or cancellation of the policy.

6. Claims Process

6.1 In the event of a claim, the Policyholder must notify the Insurer within the time frame specified in the policy.

6.2 The Insurer reserves the right to investigate any claim and request necessary documentation, such as medical records, police reports, or receipts.

6.3 The Insurer may deny a claim if the Policyholder fails to provide the necessary documentation or if the claim is outside the scope of coverage.

7. Exclusions

7.1 The Policy does not cover certain events, including but not limited to:

- Fraudulent claims
- Claims resulting from illegal activities
- Pre-existing conditions (for health insurance)
- Intentional damage to property

7.2 Full details of exclusions can be found in the policy document.

8. Policy Cancellation

8.1 The Policyholder may cancel the policy at any time by notifying the Insurer in writing.

8.2 The Insurer may cancel the policy for reasons such as non-payment of premiums, fraud, or other material breaches of the policy terms.

8.3 Any cancellations may result in a refund of premiums, subject to the terms outlined in the policy.

9. Governing Law

9.1 This agreement shall be governed by and construed in accordance with the laws of the jurisdiction where the policy was issued.

10. Limitation of Liability

10.1 The Insurer's liability is limited to the benefits outlined in the policy and shall not exceed the policy's limits and coverage terms.

10.2 The Insurer is not liable for indirect, incidental, or consequential damages arising from any claims.

11. Privacy and Data Protection

11.1 The Insurer will collect, store, and process personal data in accordance with relevant privacy laws.

11.2 Personal data may be shared with third parties as required to process claims or comply with regulatory obligations.

12. Amendments to Terms and Conditions

12.1 The Insurer reserves the right to amend these Terms and Conditions at any time. Any changes will be communicated to the Policyholder in writing.

13. Contact Information

For inquiries, claims, or further information, please contact Sanctuary Insurance at:

- **Email:** [info@sanctuary.co.zw]
- **Phone:** [+263 242785 921-4 / +263 712 400 500]
- **Address:** [Sanctuary House, 04 Fairman Close, Mt Pleasant]