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### **Payments**

If you purchase a ticket using a debit or credit card through the website, we will process these payments through an automated secure common payment gateway that will be subject to fraud screening.

If you do not provide the correct payment card address and/or cardholder information, you may not be confirmed and the total cost may increase. We reserve the right to cancel the provision of the services you have bought if payment is declined for any reason or if you have provided incorrect card details. If we become aware of or are notified of any fraudulent or illegal activity in connection with the payment, the provision of the services will be canceled and you will be liable for all costs and expenses related to such cancellation, without prejudice to any actions that may be taken against us.

The website owner may require you to provide additional payment verification upon request by submitting an online form or at our office. We reserve the right to deny providing of the services if the card originally used for the purchase cannot be presented by the cardholder at the request, or if the original the payment was delayed or disputed by the card issuing bank. Credit card details are stored in a secure environment and transmitted through an internationally recognized system.

### **Delivery policy**

The confirmation of the services that were bought at our website is sent to the email address which you have indicated at the time of purchase.

The confirmation is sent after the order was paid, but no later than 24 hours after the payment.

If you did not receive the confirmation, please contact us at [info@ekta.insure](mailto:info@ekta.insure) or at our office.

### **Return and Refund policy**

Due to specific nature of our services, we do not offer refund once the payment was made. Please, note that your agreement may contain other provisions regarding the refund. If your agreement contains other provisions of refund such provisions shall prevail.

### **Change of terms**

These terms and/or other information presented on this website may be updated, corrected, changed or removed by the owner of the website at any time and without prior notice to you. You are responsible for familiarization with these terms each time you visit the website. You should review all relevant documents each time you visit the website. When using this website you agree to comply with the requirements of the latest version of these documents.

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These terms (including the Privacy Policy) contain all terms relating to the use of this website. These terms supersede all prior contracts, agreements, implied terms, and agreements between the parties, whether written or arising out of customary commercial practice, oral or otherwise. These Terms and Conditions are written in English. If you do not speak English, please seek the necessary help to understand these terms, as you must read and accept them before the usage of the website.

If any part of these terms is found by a court, arbitral tribunal, administrative body or body of competent jurisdiction to be illegal, invalid or unenforceable, such provision will be deleted from these terms to the extent necessary and to the maximum extent possible without amending any other parts of these terms, and it will not affect any other provisions of the modified terms, which will remain in full force and effect.

Any provision or condition of these terms may not be waived unless such waiver is in writing and signed by the party entitling such waiver.

The terms and conditions of this website are governed by and construed in accordance with the laws of Ukraine. The courts of Ukraine shall have non-exclusive jurisdiction over any disputes that may arise. You agree that the website owner reserves the right to bring legal action against you in any country it deems appropriate.

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