

Terms and Conditions

WhatsApp Business API & Website — Hamilton Insurance (Private) Limited

Effective Date: 09 March 2026

Last Updated: 09 March 2026

Please Read Carefully These Terms and Conditions govern your use of the WhatsApp Business chatbot service and website provided by Hamilton Insurance (Private) Limited. By using these services, you agree to be bound by these terms.

1. About Us

Hamilton Insurance (Private) Limited ('Hamilton Insurance', 'we', 'us', or 'our') is a licensed insurance company registered in Zimbabwe, providing insurance products and services through its website and digital communication channels including WhatsApp.

Website: <https://hamiltoninsurance.co.zw/>

Email: enquiries@hamiltoninsurance.co.zw

Telephone: +263 242 745611/31/90

2. Acceptance of Terms

By accessing our website at hamiltoninsurance.co.zw or initiating a conversation with our WhatsApp Business chatbot, you confirm that you:

- Are at least 18 years of age
- Have the legal capacity to enter into a binding agreement
- Have read, understood, and agree to these Terms and Conditions
- Agree to our Privacy Policy, which is incorporated by reference into these Terms

If you do not agree to these Terms, please discontinue use of our services immediately.

3. Services Provided

3.1 WhatsApp Business Chatbot

Our WhatsApp Business chatbot (powered by Meta's WhatsApp Business API) is provided to facilitate:

- Insurance product inquiries and information requests
- Requests for insurance quotations
- Insurance policy application assistance
- Claims reporting and status inquiries
- General customer support queries

The chatbot provides informational assistance only. All insurance policy bindings, premium confirmations, and claims settlements are subject to formal processing by authorised Hamilton Insurance staff and are governed by your individual policy terms.

3.2 Website

Our website provides information about Hamilton Insurance products and services, general financial guidance, and access to contact and support channels.

4. Meta Platform & WhatsApp Terms

Our WhatsApp Business service is built on Meta's WhatsApp Business Platform. By engaging with our WhatsApp service, you also agree to be bound by:

- WhatsApp Terms of Service (www.whatsapp.com/legal/terms-of-service)
- WhatsApp Privacy Policy (www.whatsapp.com/legal/privacy-policy)
- Meta's Platform Terms (developers.facebook.com/terms)

Hamilton Insurance operates as a WhatsApp Business API user and is bound by Meta's Business Policy and Commerce Policy. We are hosted on the Meta Cloud API platform.

5. Acceptable Use

5.1 Permitted Use

You may use our WhatsApp and website services to:

- Make genuine insurance inquiries on your own behalf or on behalf of an entity you are authorised to represent
- Request information about existing policies you hold with Hamilton Insurance
- Report genuine insurance claims
- Seek customer support for services you have purchased

5.2 Prohibited Use

You must NOT use our services to:

- Provide false, misleading, or fraudulent information
- Impersonate another person or entity
- Submit fraudulent insurance claims
- Transmit malicious code, spam, or unsolicited commercial communications
- Interfere with or disrupt the operation of our services or systems
- Use the services for any unlawful purpose under Zimbabwean law
- Harvest data, scrape content, or reverse-engineer our systems

Violation of these restrictions may result in immediate termination of access to our services and may be reported to law enforcement authorities.

6. Insurance Advice Disclaimer

Information provided through our WhatsApp chatbot and website is for general informational purposes only and does not constitute financial or insurance advice tailored to your individual circumstances.

All insurance decisions should be made on the basis of your individual policy documents and, where appropriate, after consultation with a qualified insurance professional. Hamilton Insurance is not liable for decisions made solely on the basis of chatbot or website information without formal policy confirmation.

7. Accuracy of Information

You are responsible for ensuring that all information you provide to Hamilton Insurance including through the WhatsApp chatbot is accurate, complete, and up to date. Providing inaccurate or misleading information may:

- Invalidate your insurance policy
- Result in denial of a claim
- Constitute a criminal offence under Zimbabwean insurance law

8. Intellectual Property

All content on the Hamilton Insurance website including text, graphics, logos, images, and software is the property of Hamilton Insurance (Private) Limited or its content suppliers and is protected by Zimbabwean and international copyright laws.

You may not reproduce, distribute, modify, or create derivative works from any content without our express written permission. The Hamilton Insurance name and logo are registered trademarks.

9. Third-Party Links & Services

Our website or WhatsApp communications may contain links to third-party websites or references to third-party services. These links are provided for convenience only. Hamilton Insurance does not endorse, control, or accept responsibility for the content, privacy practices, or terms of any third-party websites.

Your interaction with third-party services including Meta/WhatsApp is governed by their own terms and policies.

10. Limitation of Liability

To the fullest extent permitted by Zimbabwean law, Hamilton Insurance shall not be liable for:

- Any indirect, incidental, or consequential damages arising from use of our website or WhatsApp service
- Loss of data, revenue, or business arising from service downtime or technical issues
- Inaccuracies in information provided through the chatbot that were not confirmed in a formal policy document
- Disruptions to WhatsApp service caused by Meta or third-party infrastructure issues

Our total liability to you for any direct damages shall not exceed the amount of premium paid by you for the relevant insurance policy, if any.

11. Service Availability

We aim to provide continuous access to our website and WhatsApp chatbot services but do not guarantee uninterrupted availability. Services may be temporarily unavailable due to maintenance, technical issues, or circumstances beyond our control including WhatsApp platform outages.

Hamilton Insurance shall not be liable for any loss arising from service unavailability.

12. Amendments to Terms

We reserve the right to amend these Terms and Conditions at any time. Updated terms will be posted on our website with a revised effective date. Your continued use of our services following the posting of changes constitutes your acceptance of the revised Terms.

For material changes, we will endeavour to provide notice through our website or WhatsApp channel.

13. Governing Law & Jurisdiction

These Terms and Conditions are governed by the laws of Zimbabwe. Any disputes arising from or relating to these Terms shall be subject to the exclusive jurisdiction of the courts of Zimbabwe.

14. Severability

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

15. Contact & Complaints

If you have any questions about these Terms or wish to raise a complaint about our services, please contact us:

Customer Support — Hamilton Insurance (Private) Limited Email: enquiries@hamiltoninsurance.co.zw Telephone: +263 242 745611/31/90 Website: <https://hamiltoninsurance.co.zw/>

We aim to acknowledge all formal complaints within 2 business days and resolve them within 14 business days.

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