

TERMS OF SERVICE

Last Updated: Dec 2025

1. Agreement to Terms

Welcome to Direct Insurance Services. By accessing or using our website directinsuranceservice.in and our services, you agree to be bound by these Terms of Service. If you do not agree to these terms, please do not use our services.

2. Description of Services

Direct Insurance Services acts as an Insurance Agency. We provide an online platform to assist you in searching for, comparing, and applying for insurance products from third-party insurance carriers.

We are not an Insurer: We do not underwrite insurance, issue policies, or pay claims. The insurance policy constitutes a contract strictly between you and the Insurance Carrier.

Quotes are Estimates: Any quotes provided on this site are estimates based on the information you provide. Final premiums are determined by the insurance carrier after underwriting.

3. User Obligations

Accuracy of Information: You agree to provide true, accurate, current, and complete information during the application process. Misrepresentation of facts (e.g., driving history, medical conditions) may result in policy cancellation or denial of claims by the carrier.

Eligibility: You must be at least 18 years of age to purchase a policy through our services.

4. Intellectual Property

The content, logo, and design of this website are the property of Direct Insurance Services and are protected by copyright and intellectual property laws. You may not use our content without express written permission.

5. Limitation of Liability

To the maximum extent permitted by law, Direct Insurance Services shall not be liable for:

Any direct, indirect, incidental, or consequential damages resulting from your use of this site.

The rejection of any application by an insurance carrier.

The failure of an insurance carrier to pay a claim.

6. Third-Party Links

Our website may contain links to third-party websites (e.g., insurance carriers, payment gateways). We are not responsible for the content or privacy practices of these external sites.

7. Governing Law

These terms shall be governed by the laws of Tamil Nadu. Any disputes shall be resolved in the courts of Chennai

8. Contact Us

For questions regarding these Terms, please contact us at:

Email: logesh6aa@gmail.com

Phone: +91 9087712735