Terms Of Business |Trulaju

§1. Who Are We?
Trulaju is an insurance technology company providing telematics-based insurance platform for businesses by empowering fleet managers and individuals to have actionable insight into their auto insurance premium. Traditional insurers are an old system, slow process and expensive. We are here to fix it by offering pay per km auto insurance for fleet managers to onboard their fleet, buy policy, monitor their fleet and make premium savings. Making insurance Fair, Fast and Precise.

§2. Who Are We Regulated By?
The National Insurance Commission (NAICOM) is the Nigeria independent watchdog that regulates insurance services. We are being authorised and regulated by NAICOM under the strategic partnership of our underwriter.
We are being authorised in advising, arranging, dealing as an agent of our underwriter in assisting in the ongoing administration of non-investment insurance contracts.

Trulaju Ltd is registered as a company in the Federal republic Of Nigeria under company number RC 8264109, and our registered office is at Office 2A, Johnson Street, Obafemi Awolowo Way, Ikeja, Lagos. Nigeria.

§3. Our Service
We act on your behalf in providing information and arranging your insurance needs, as well as helping you with any changes you may have. Our role is to assess your needs and to provide you with information about the insurance products that best meet your requirements so that you can make the right decision when purchasing a product.
You will not receive a personal recommendation or offer from us, but we will ask questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
We will also assist you with any claims you need to make as your agent. We provide policies and issue documentation on behalf of a selection of single insurers, depending on the product area, these are as follows: •commercial motor vehicle insurance and personal motor vehicle insurance. Your documentation will be delivered electronically through the Trulaju webapp portal. It is your responsibility to access the documents at your earliest convenience and notify us of any inaccuracies. Failure to do this may invalidate your insurance.

§4. Your Insurance Contract
We normally receive a commission from the insurer for providing our services and this is paid by the insurer or product providers from the insurance premium. We do not charge any additional fees for handling your insurance unless we have agreed this with you in advance.

§5. Your Quotation
As a customer, any quotation provided by us for a premium is valid for the of 1 month period or as we may otherwise indicate to you. All payments for insurance premium are taken through a third-party payment service provider, except bank transfer.

§6. Your Responsibility
You must take reasonable care to ensure you answer all questions honestly to the best of your knowledge and not misrepresent any answers when you take out your policy, throughout the life of your policy and when you renew your policy. If you do not answer all questions honestly or do misrepresent answers your policy may be cancelled or treated as if it never existed.

§7. Amend Your Policy

If you want to make a change to your policy, please contact our customer support team. Once the changes have been made, a new Certificate and Schedule will be available in the Trulaju webapp portal. We don’t charge you any extra fees for the first changes to your policy. For subsequent changes we’ll charge you the amount shown in your Policy Schedule.

§8. Cancellation of Contract

You should make any request for the cancellation of a policy for the contact details included within these Terms of Business, either by letter, email or phone and where requested any relevant certificate of insurance must be returned to us or to the insurer concerned. Cancellation of policy is absolutely free.

Should there be a payment due to you following cancellation this will be returned via the means of payment used for the original transaction.

§9. Your Money

All money received by us in respect of insurance premiums transfers to your insurer and we never hold your money; We receive commission from insurers when we arrange your cover, which is included in the premium. In addition, your quote will include details of the initial premium you will pay.

§10. Telematic Platform

The client will need to agree for Trulaju to install our telematic device into their vehicle to activate the policy. The installation is free of charge based on access granted by the client to carry out the installation. The primary purpose of the device included but not limited: calculating per km premium based on actual mileage driven, assisting the client in analysing potential insurance premium savings and enabling vehicle telemetry services.

§11. KYC Checks

To arrange your insurance, we or our partners may need to perform a KYC search on you and your business, and we may use public and personal data from a variety of sources including KYC verification agencies and other organisations. If you have any questions about this, please contact us**.**

§12. Conflict of Interest

If for any reason our work for you causes a conflict of interest with another party we’re associated with. If this happens, and we become aware that a conflict has occurred, we will write to you and obtain your consent before we carry out your instructions and set out a plan to ensure it doesn’t affect your insurance and won’t proceed unless we ensure fair treatment.

§13. Claims

In the unfortunate event of a claim, you must tell us about any incident (such as an accident or theft) that may give rise to a claim as soon as possible in the Trulaju webapp portal. Please refer to your policy booklet for further guidance on this.

§14. At Renewal

We do aim to contact you in good time before your renewal date through the Trulaju webapp portal, by text and email, but there may be circumstances where this does not happen. Please contact us any time up to the renewal date if you do wish to discuss your renewal further.

§15. Secured Personal Data

We are committed to ensuring that your privacy and any personal information you provide are protected. Trulaju will process any personal information we obtain in the course of providing our services to you in accordance with the Nigeria

Data Protection Regulation (NDPR) and in line with our Data Protection Policy and Privacy Policy which can be found on our website or upon request.

If we ask you to provide certain company and personal information when using our services, then you can be assured that it will only be used in accordance with this policy. Your personal data provided will be used to carry out various background checks on you and your business, will be passed to our insurer and relied upon by them and otherwise used in accordance with the terms of our privacy policy.

We may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. Some of the details you may be asked to give us, such as information about offences or medical conditions, are defined by the Act as sensitive personal data.

By giving us such information, you signify your acknowledgment that such data will be processed by us in arranging and administering your insurances. Subject to certain exceptions, you will be entitled to have access to your personal information. If at any time you wish us to cease processing any of the company and personal data we hold, or to cease contacting you about products and services, please contact support@trulaju.com.

§16. Call Recordings

For mutual protection and to allow us to continually look at improving our customer service and for training purposes, all calls may be recorded. These may also be referred to in the event of a dispute between you and us.

§17. Complaints Procedure

We are committed to delivering an exceptional customer experience at every opportunity, but we do understand matters may occasionally not work out as expected. The best and quickest way to reach us is by emailing at customers@trulaju.com.

§18. Additional Facts

This agreement shall be governed by and construed in accordance with the Laws of the Federal Republic of Nigeria. Please refer to the Website for our latest copy of these terms and conditions. From time to time, we may need to change some of the terms in this agreement. If such a situation does arise, we will advise you through the Trulaju webapp before any changes take effect.