



Terms & Conditions

These Terms & Conditions govern your use of our website and services. By using the Website, you agree to these Terms and to the Terms of Business Agreement linked on our website.

1. Use of Website

- You must be at least 18 years old.
- You agree not to misuse the Website.

2. Insurance Services

- We act as an insurance broker connecting clients with licensed insurers.
- Quotations are indicative and subject to underwriting.
- Final terms and acceptance are at the insurer's discretion.

3. Intellectual Property

All content on this Website is owned by Pioneer Insurance Brokers. Unauthorized reproduction is prohibited.

4. Disclaimer of Liability

We make no warranties on accuracy or reliability of Website content.

5. Limitation of Liability

To the extent permitted by UAE law, Pioneer Insurance Brokers is not liable for indirect or consequential damages.

6. Third-Party Links

We are not responsible for external site content.

7. Governing Law

These Terms follow UAE law.

8. Changes to Terms

We may modify these Terms at any time.

9. Contact

Office #419, 4th Floor, Al Nasr Plaza Office Tower, Oud Metha, Dubai, UAE
+971 4 357 3577