

Rules of use of the resource "visitukraine.today" (User Agreement)

User agreement (hereinafter - "rules", "agreement") of the visitukraine.today website (hereinafter - "site", "portal")

The use of the information portal visitukraine.today by the User means that the User accepts and undertakes to comply with all the following terms of this Agreement.

The site administration reserves the right to amend the Agreement that come into effect from the moment of publication. The text of the current version of the Agreement is always available at visitukraine.today. Continued use of the site after such changes have been made constitutes your acceptance of them.

Basic terms

Site (Portal) – a set of files located on the network, united by the address space of the domain www.visitukraine.today.

Site User (User) – any person performing communication/action on the Site, and by this automatically confirms full agreement with the provisions of the User Agreement.

Site Administration (Administration) – UO "Visit Ukraine", which owns all relevant property rights to the Site and administering it.

Content – any informational content of an information resource, including in the form of texts, numbers, photos, videos, graphic elements, including news and other materials.

1. Rights and obligations of the administration and site moderators

- 1.1. The administration has the right to change the design of the site and content at any time and without notice;
- 1.2. The administration has the right to send messages to users by e-mail and other means of communication regarding the use of the site;
- 1.3. The site moderator, who is appointed by the Administration, monitors and takes the necessary measures to ensure that the content posted on the site corresponds to the site's theme. Moderator and Site Administration make every effort to exclude from the site careless, inaccurate, offensive, untrue or knowingly incomplete information;
- 1.4. The site administration can use the personal data of users to communicate with these users, for example, inform about changes/updates to the site's services or send important messages and other similar messages regarding products that have been issued by the user and contact for purposes related to user / customer service, and also, inform about promotions, discounts and exclusive offers of the site;

2. Disclaimer

- 2.1. Articles and information, other content that is posted on the Site are not a recommendation for investing money and cannot be considered as an inducement to perform actions;
- 2.2. The site administration is not responsible to the user or any third parties for any harm, including lost profits or lost data, harm to honor, dignity or business reputation caused in connection with use of the site;
- 2.3. The site administration is not responsible to the user or any third parties for the impact of information used / received by the user on the site;

- 2.4. The administration provides content for informational purposes and claims for inaccurate or erroneous calculations, statements, conclusions can only be advisory in nature;
- 2.5. All offers, intentions, statements and any other announcements can not be considered as a public offer.

3. Rights and obligations of the user

- 3.1. The user has the right to use the information and functionality of the site and contact the site administration in order to resolve controversial issues;
- 3.2. Publish information from the Site with a mandatory link to the portal "visitukraine.today".

4. Agreement on confidentiality and personal data protection

- 4.1. Collection, retention, use, processing, disclosure of information received by the Site Administration as a result of visiting a site by a person and / or filling out registration forms, including those with personal data of Users, is carried out by the Site Administration in accordance with the legislation of Ukraine. A person is aware of and agrees to the collection and processing of his personal data by the Site Administration within and for the purpose provided for by the terms of the User Agreement; undertakes to notify the Site Administration in writing if the User wishes to exclude his/her personal data from the Site databases.
- 4.2. In case of registration on the website or filling out applications for registration of financial products of Insurance companies, personal data may be transferred to the following third parties:
 - Systems from collecting statistics of visits to the visitukraine.today
 - Banks
 - Insurance companies represented on the website;
 - Insurance agents.
- 4.3. Collection, retention, use, processing, disclosure of information received by UO "VISIT UKRAINE" as a result visiting its sites and / or filling out registration forms by visitors, including personal data of users, is carried out in accordance with the legislation of Ukraine.

5. Cost of services provided from this Agreement

- 5.1. The cost of paid services provided by the Service Provider is indicated in the Terms and Conditions of the Insurance Contract, which is posted on the website, as well as on the corresponding pages of the website for each individual service, taking into account all taxes and fees.
- 5.2. For the functions of the site provided to the User, the Site Administration has established the possibility of voluntary payment by the User of funds through the payment system "WFP", "LiqPay", "Portmone" (cards "Visa" and "MasterCard") in order to support the development of the web resource and processing of questionnaires (service fee) referred to in this Agreement; at the same time, the specified voluntary payment, which the User makes, does not provide for him to receive any income (profit), as well as to pay any remuneration or compensation. Also, the cost of such voluntary payment does not affect the amount of free functions of the Site available to the User. In the case of payment through the interface of the system "WFP", "LiqPay" or "Portmone", the User accepts the terms of use of these sites services. At the same time, the Parties agreed that the User does not bear any obligations related to declaring the results of charitable activities and does not receive any tax benefits in this regard. The money that the User pays to the Site as a service fee is not an investment and does not fall under the signs of investment activity, which, accordingly, does not lead to any consequences for the parties of this Agreement provided for by the legislation on investment activity.
- 5.3. The User can make a voluntary payment through the payment system "WFP", "LiqPay", "Portmone" on the corresponding page at the link: <https://visitukraine.today/ua>

- 5.4. The amount of voluntary payment as a service fee is defined in this Agreement.
- 5.5. The conditions, method, price, term (period) of performance and the procedure of payment for services are determined by agreement of the parties before the provision of the service. In any case, the use of the paid functions of the site is carried out after payment for the service in the manner provided by this Agreement and in case of coherence with the Agreement and the Insurance Contract.
- 5.6. The cost and procedure for the services provision, information about which is posted on the Site, specified in the Insurance Contract.
- 5.7. Paid services provided to the Site User are valid for the entire time paid by the Site User, with the exception of the restrictions provided by this Agreement and the Insurance Contract.
- 5.8. Calculations are made by making a payment by the User of the site in the amount of 100% of the services cost by non-cash method to the address of the Service Provider using the details specified by the Service Provider. Payment can be made by bank transfer in any way chosen by the Service Provider, including using any payment systems chosen by the Service Provider. Information about the method of payment is posted on the Site.
- 5.9. The parties agreed that certain methods of payment for services may include a commission or payment for the services of fiscal systems, acquirers, payment aggregators, banks, other participants in payment systems, etc., are not included in the price of services. The service provider is not responsible for setting such commissions or fees for third party services.
- 5.10. The conditions and procedure for the provision of financial services for the transfer of funds (acceptance of payments) are posted on the official websites of banks or financial companies on the Internet. The User understands and agrees that when paying for services using the services of banks and financial institutions, the User pays bank commissions and (or) commissions of financial institutions for transferring funds at his/her own expense in accordance with the tariffs of such institutions. The User's expenses related to payment for services are borne by the User at his/her own expense and are not reimbursed by the Service Provider.
- 5.11. The parties agreed that services that are paid for by the User using payment systems are considered paid at the time the funds are credited to the current account of the payment system specified when placing the Order. After the funds are credited to the current account of the payment system, the Site User acquires the right to use the Services for which the payment was made.
- 5.12. Refund of the money paid by the User for the services received, both within the fee-paying functions of the site, and within the limits of voluntary payment, which the User can make under the terms of this agreement is carried out in the following order:
 - if the request (application) for a refund was received on the day of the payment made (carried out), then the funds paid are returned except service fee.
 - if a request (application) for a refund was received the next day after the payment was made or in another time period after the payment was made, then the funds will not be returned.
- 5.13. The User is deemed to have read the terms of this Agreement in the case that he/she made the appropriate payment for access to the paid functions of the Site.
- 5.14. The provisions of this part of the Agreement on the paid functions of the Site are gaining legal force from the moment the corresponding paid functions of the Site start functioning.

6. Refund policy

- 6.1 Refund of the money paid by the User for the services received, both within the fee-paying functions of the site, and within the limits of voluntary payment, which the User can make under the terms of this agreement is carried out in the following order:
 1. if the request (application) for a refund was received on the day of the payment made (carried out), the funds paid are returned except service fee.
 2. if a request (application) for a refund was received the next day after the payment was made or in another time period after the payment was made, then the funds will not be returned, in addition to valid reasons in accordance with p.3, funds will be returned with a deduction of up to 40%.

3. if the request (application) for refunding the User's funds is substantiated by providing a positive test result for COVID-19, made by the PCR test method, by presenting an airline's confirmation of cancelling a flight to Ukraine, a death certificate of a first-line relative, an official confirmation of a Ukrainian visa denial, then the funds paid are returned, minus the service fee.
4. if the request (application) for a refund of the User's funds was received during the period of validity of the insurance policy or after its expiration, the funds will not be returned.
5. if the request (application) for a refunding the User's funds are substantiated by purchasing a new Policy from the same Insurance Company on the Site and the validity period has not begun, then the funds are returned, minus the service fee.
6. The User has the opportunity to contact the Insurance company regarding the transfer of insurance dates for an indefinite time for a future trip.
7. For the cancellation of the service and refund, please, you're your request to this email box info@visitukraine.today or contact the website hotline <https://visitukraine.today/>.

By agreeing to the rules for using the information portal, the User agrees to voluntarily pay the 8% service fee according to Contract of public offer for the processing of his profile, personal data, as well as their retention and transfer of data exclusively to the persons specified in clause 4.2. of this Agreement.

If you do not agree with these rules, please do not use the Site.