


TERMS OF BUSINESS & USE

Get emergency assistance:

 +44 74 88 81 16 79

 +17 868 40 07 79

 +81 80 05 00 98 05

 +63 18 00 13 22 00 88

 +97 180 00 32 09 47

 +91 11 71 27 95 65

Official social networks:

 <https://ektatraveling.com>

 [ektatravelingcom](https://www.facebook.com/ektatravelingcom)

 info@ektatraveling.com

 [ektatraveling](https://www.instagram.com/ektatraveling)

 [ektatraveling](https://www.linkedin.com/company/ektatraveling)

 [ektatraveling](https://twitter.com/ektatraveling)

Effective Date: December 2025

Website: <https://ektatraveling.com/>

1. Introduction and Acceptance

These Terms of Business ("Terms") constitute a legally binding agreement between you ("The User" or "Customer") and **Aura Global FZ-LLC** (doing business as **Ekta Traveling** hereinafter referred to as "The Company", "We", or "Us").

By accessing the website <https://ektatraveling.com/> ("The Site") or purchasing insurance products through it, you agree to be bound by these Terms.

2. Information About Us (The Intermediary)

Company Name Aura Global FZ-LLC

Address: S18W1121, Shed No.18 - Al Hulaila FZ, Al Hulaila Industrial Free Zone, RAK, United Arab Emirates

License No: 47007883

TRN: 104120401500001

Contact: info@ektatraveling.com

3. The Insurance Provider (The Insurer)

We act solely as an Insurance Agent (Intermediary). The insurance policy is underwritten and provided by:

Insurer Name IC "EIG" LLC (Comoros). By purchasing a policy, you agree to the Insurer's Policy Wording in addition to these Terms.

4. Our Services

Our services are limited to facilitating the sale of travel insurance. We do not offer financial advice. You are responsible for ensuring the policy meets your specific needs.

5. Payments

We collect payments as the Agent of the Insurer. Payment is processed via secure third-party gateways. Minors (under 18) are prohibited from transacting on this Site.

6. Cancellation and Refund Policy

By purchasing a policy, you expressly agree to the following refund terms

6.1. Cooling-Off Period: You may cancel your policy within **14 days** of purchase, strictly provided that the coverage period (Effective Date) has not yet started.

6.2. Mandatory Deduction: All refunds are subject to a strict **40% administrative deduction**. We will retain 40% of the total premium paid to cover banking, administrative, and issuance costs. The remaining 60% will be refunded to your original payment method.

6.3. Non-Refundable Scenarios: No refund will be issued if:

The request is made **after** the Policy Effective Date (coverage start date).

The request is made **more than 14 days** after purchase.

A claim has been filed under the policy.

6.4. Processing: Refunds take between **10 to 45 days** to reflect in your bank account

6.5. Data Correction: Do not cancel your policy for simple typographical errors (e.g., misspelled names). Contact support to correct these free of charge.

7. Sanctions

We will not provide services to individuals or entities on OFAC, UN, EU, or UK sanctions lists, or those located in comprehensive sanctions jurisdictions. Violations result in immediate cancellation without refund.

8. Limitation of Liability

Aura Global FZ-LLC is an intermediary and is not liable for paying insurance claims. All claims are the sole responsibility of IC "EIG" LLC. To the maximum extent permitted by law, our liability is limited to the commission earned from your transaction.

9. Intellectual Property

All content on this Site is the property of Aura Global FZ-LLC. Unauthorized use is prohibited.

10. Governing Law

These Terms are governed by the laws of the **United Arab Emirates** (RAKEZ regulations). Disputes regarding the website or payments are subject to the jurisdiction of the courts of **Ras Al Khaimah**.

11. Contact

For cancellations, corrections, or questions: info@ektatraveling.com