

Website Terms of Use

Effective date: 1 May 2026 | Version 1.0

These Terms of Use govern your use of this website (the “Website”), which is operated by PRISM MGA Hong Kong Limited and PRISM MGA Singapore Pte. Limited (together, “PRISM”, “we”, “us”, “our”). Please read these Terms carefully before using the Website. By using the Website you agree to be bound by these Terms. If you do not agree to these Terms, please do not use the Website.

1. About PRISM and this Website

PRISM is a Managing General Agent and a Lloyd’s coverholder. PRISM MGA Hong Kong Limited is licensed by the Hong Kong Insurance Authority under the Insurance Ordinance (Cap. 41). PRISM MGA Singapore Pte. Limited is authorised under the Insurance Act and applicable Monetary Authority of Singapore (MAS) requirements.

This Website is provided for general informational and corporate-communications purposes only. It describes PRISM’s business, its team and the classes of insurance for which we have underwriting authority. It is intended for use by insurance brokers, intermediaries, business counterparties and prospective business partners.

2. Not an offer of insurance, advice or solicitation

Nothing on the Website constitutes:

- An offer to insure, accept a risk, issue a policy or provide a quotation;
- Insurance, legal, financial or other professional advice or a recommendation;
- A solicitation to buy or sell any insurance product or service in any jurisdiction in which such offer or solicitation would be unlawful; or
- A binding statement of cover or terms — all insurance is offered only through duly authorised insurance intermediaries and is subject to underwriting acceptance and to the terms and conditions of the relevant policy of insurance.

Any descriptions of products, classes of business or coverages on the Website are summaries only and do not modify or replace the policy wording, which prevails in the event of any difference.

3. Use of the Website

You may use the Website only for lawful purposes and in accordance with these Terms. You agree not to:

- Use the Website in any way that breaches any applicable local, national or international law or regulation, or that is fraudulent or has any fraudulent or unlawful purpose or effect;
- Attempt to gain unauthorised access to the Website, the server on which it is stored, or any server, computer or database connected to the Website;
- Attack the Website via a denial-of-service attack or otherwise interfere with the normal operation of the Website;
- Introduce any virus, trojan, worm, logic bomb or other material that is malicious or technologically harmful;
- Use any automated system, software or process (including scrapers, robots, crawlers, data-mining tools or any equivalent including for the purpose of training generative-AI models) to extract, copy or aggregate the contents of the Website without our prior written permission;
- Re-publish, reproduce, distribute, sell, license, modify or create derivative works from any part of the Website other than as expressly permitted by these Terms or applicable law.

4. Intellectual property

Unless otherwise stated, all content on the Website — including text, graphics, logos, images, page layouts, software and the selection and arrangement of the foregoing — is owned by or licensed to PRISM and is protected by copyright, trademark and other intellectual-property laws.

The names “Lloyd’s”, “Coverholder at Lloyd’s” and “Lloyd’s Coverholder”, the Lloyd’s logo and The Arms of Lloyd’s are trademarks of the Society of Lloyd’s and are used by PRISM on this Website strictly in accordance with the Lloyd’s brand guidelines applicable to coverholders. No rights in those marks are granted to you by these Terms or by your use of the Website.

You may view, download and print extracts from the Website for your own personal, non-commercial reference, provided that you do not modify the content and that you keep intact all copyright and other proprietary notices.

5. Hyperlinks and third-party content

The Website may contain links to websites operated by third parties. We provide these links for your convenience only. We do not control, sponsor or endorse those third-party sites and we are not responsible for their content, availability, security or privacy practices. Your use of any third-party site is at your own risk and is subject to that site’s own terms and policies.

If you would like to link to the Website, you may do so only in a way that is fair and legal and does not damage our reputation or take advantage of it. You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part

where none exists. We reserve the right to withdraw permission to link to the Website without notice.

6. Privacy and cookies

Our collection and use of personal data are described in our Privacy Policy and Data Privacy Statement. Our use of cookies and similar technologies is described in our Cookie Policy. By using the Website you acknowledge that you have read those documents.

7. Complaints

Information on how to raise a complaint about PRISM, including the relevant Lloyd's and statutory escalation paths in Hong Kong and Singapore, is set out on our Complaints Handling page.

8. Disclaimers

The Website is provided on an “as is” and “as available” basis. To the fullest extent permitted by applicable law, PRISM excludes all representations, warranties, conditions and other terms (whether express, implied or imposed by law) in respect of the Website and its content, including any implied warranty of accuracy, completeness, timeliness, fitness for a particular purpose or non-infringement.

While we take reasonable steps to provide accurate and up-to-date information, we do not warrant that the Website will be available without interruption, that it will be free from defects or errors, or that information on it is current. We may suspend, restrict or change the Website (or any part of it) at any time without notice.

9. Limitation of liability

To the fullest extent permitted by applicable law, PRISM will not be liable to any user for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty or otherwise, arising under or in connection with the use of, or inability to use, the Website, including any:

- Loss of profits, sales, business, revenue or goodwill;
- Loss or corruption of data or information;
- Business interruption;
- Loss of anticipated savings; or
- Indirect, consequential or special loss or damage of any kind, however arising.

Nothing in these Terms limits or excludes our liability for fraud, fraudulent misrepresentation, death or personal injury caused by our negligence, or any other liability that cannot be excluded or limited under applicable law.

10. Indemnity

You agree to indemnify, defend and hold harmless PRISM and its officers, employees and agents from and against any claim, loss, liability, cost or expense (including reasonable legal fees) arising out of or in connection with your breach of these Terms or any misuse of the Website.

11. Governing law and jurisdiction

If you are accessing the Website in connection with the business of PRISM MGA Hong Kong Limited, these Terms and any dispute or claim arising out of or in connection with them or their subject matter or formation are governed by, and shall be construed in accordance with, the laws of the Hong Kong Special Administrative Region, and the courts of Hong Kong have exclusive jurisdiction to settle any such dispute or claim, save that PRISM may bring proceedings in any jurisdiction where infringement of its rights occurs.

If you are accessing the Website in connection with the business of PRISM MGA Singapore Pte. Limited, these Terms and any dispute or claim arising out of or in connection with them or their subject matter or formation are governed by, and shall be construed in accordance with, the laws of Singapore, and the courts of Singapore have exclusive jurisdiction to settle any such dispute or claim, save that PRISM may bring proceedings in any jurisdiction where infringement of its rights occurs.

Where it is unclear which entity is the relevant entity for the purpose of this section, the laws of the Hong Kong Special Administrative Region apply and the courts of Hong Kong have exclusive jurisdiction.

12. General

If any provision of these Terms is held by a court or other tribunal of competent jurisdiction to be invalid, illegal or unenforceable, that provision will be modified to the minimum extent necessary to make it valid, legal and enforceable, or, if it cannot be so modified, will be deemed to be deleted, and the remaining provisions of these Terms will remain in full force and effect.

Our failure to exercise or enforce any right or provision of these Terms is not a waiver of that right or provision. These Terms constitute the entire agreement between you and PRISM regarding the use of the Website and supersede any prior agreements between you and PRISM relating to that use.

13. Changes to these Terms

We may update these Terms from time to time. The current version is always available on this page and is identified by the effective date shown at the top. Continued use of the Website after a change indicates your acceptance of the updated Terms.

14. Contact us

If you have a question about these Terms, please contact us at info@prismmga.com or by writing to:

PRISM MGA Hong Kong Limited:

46th floor, Lee Gardens One,
33 Hysan Avenue, Hong Kong

PRISM MGA Singapore Pte. Limited:

CapitaGreen, 138 Market Street,
#05-01 Singapore 048946