

# PRIVACY POLICY

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## 1. Introduction

Shema S. Ibrahim & Co. values your privacy and is committed to protecting your personal information. This Privacy Policy explains how we collect, use, store, share, and protect your personal information when you visit our website or engage our legal services.

This policy applies to personal information collected through our website located at [www.SSIbrahim.com] and through other interactions you may have with our firm.

By using our website or engaging our services, you acknowledge that you have read and understood this Privacy Policy.

## 2. About Shema S. Ibrahim & Co.

Shema S. Ibrahim & Co. is a law firm registered and operating in Nigeria with our principal office located at **No. 1 Mandara Close, Asodrive, Abuja, Nigeria.**

For privacy-related inquiries, you may contact us at Lawoffices.ssibrahim@gmail.com.

## 3. Information We Collect

In the course of our business operations, we may collect and process various categories of personal information, including:

### 3.1 Basic Information:

- Full name, title, and professional designation
- Contact details (email address, phone number, postal address)
- Company name, job title, and business information
- Date of birth and identification information (where required)

### 3.2 Professional and Service-Related Information:

- Information you provide when requesting legal services
- Details about legal matters, cases, or transactions
- Financial information necessary for billing and payment processing
- Communications between you and our firm
- Documentation and evidence related to your legal matter

### 3.3 Website Usage Information:

- IP address and browser information
- Pages visited and time spent on our website
- Referring website addresses
- Device and operating system information
- Cookies and similar tracking technologies (as detailed in our Cookie Policy)

### **3.4 Employment and Recruitment Information:**

- CV/Resume and employment history
- Educational qualifications and professional certifications
- References and background check information

## **4. How We Collect Your Information**

We collect personal information through various means:

- **Directly from you:** When you contact us, request information, submit forms on our website, engage our services, attend our events, or apply for employment
- **From third parties:** Including other legal professionals, courts, regulatory bodies, clients referring matters to us, and public sources
- **Automatically:** Through your use of our website via cookies and similar technologies
- **In the course of providing services:** During consultations, legal proceedings, and transaction management

## **5. How We Use Your Information**

We process your personal information for the following purposes:

### **5.1 To Provide Legal Services:**

- Delivering legal advice, representation, and related services
- Managing client relationships and communications
- Conducting legal research and case preparation
- Preparing legal documents and correspondence
- Managing conflicts of interest and ethical obligations

### **5.2 For Business Operations:**

- Processing payments and managing accounts
- Maintaining records and file management
- Complying with anti-money laundering, know-your-client, and regulatory requirements
- Managing our business operations and administration

### **5.3 For Marketing and Communications:**

- Sending newsletters, legal updates, and firm news (with your consent)

- Inviting you to events, seminars, and webinars
- Improving our services based on feedback

#### **5.4 For Website Improvement:**

- Analyzing website usage and improving user experience
- Troubleshooting technical issues
- Enhancing website security

#### **5.5 For Legal and Regulatory Compliance:**

- Complying with court orders, legal obligations, and regulatory requirements
- Preventing fraud, money laundering, and other illegal activities
- Protecting our legal rights and interests

### **6. Legal Basis for Processing**

We process your personal information based on one or more of the following legal grounds:

- **Contractual necessity:** To perform our obligations under a contract with you or to take steps at your request before entering into a contract
- **Legal obligation:** To comply with applicable laws, regulations, court orders, and professional obligations
- **Legitimate interests:** For our legitimate business interests, including providing legal services, managing our business, marketing our services, and protecting our legal rights
- **Consent:** Where you have provided explicit consent for specific processing activities

You have the right to withdraw consent at any time, though this will not affect the lawfulness of processing based on consent before withdrawal.

### **7. How Long We Keep Your Information**

We retain your personal information in accordance with our data retention policy, which is based on:

- Legal and regulatory requirements (including Nigerian Bar Association rules and legal professional requirements)
- The nature of the legal services provided
- The need to defend or bring legal claims
- Good practice and professional standards
- Our legitimate business interests

Generally, we retain client files and related information for a minimum of seven (7) years after the conclusion of a matter, though some information may be retained longer depending on the nature of the matter and applicable laws.

## **8. How We Share Your Information**

We may share your personal information with:

### **8.1 Service Providers and Professional Advisers:**

- IT service providers and cloud storage providers
- Payment processors and financial institutions
- Professional indemnity insurers
- Accountants, auditors, and tax advisers
- External legal counsel and expert witnesses

### **8.2 Regulatory and Legal Bodies:**

- Courts, tribunals, and arbitration panels
- Nigerian Bar Association and other professional regulatory bodies
- Law enforcement agencies and government authorities
- Financial intelligence units and anti-money laundering authorities

### **8.3 Other Parties in Legal Matters:**

- Opposing counsel and parties in legal proceedings
- Co-counsel and legal professionals assisting on matters
- Expert witnesses, consultants, and investigators

### **8.4 Business Transfers:**

- In the event of a merger, acquisition, reorganization, or sale of assets, your information may be transferred to the successor entity

We do not sell, rent, or commercially distribute your personal information to third parties for their marketing purposes without your explicit consent.

## **9. International Transfers**

As a Nigerian law firm, we primarily process data within Nigeria. However, some of our service providers may be located outside Nigeria. When we transfer your personal information internationally, we ensure appropriate safeguards are in place in accordance with the Nigeria Data Protection Act, 2023 (NDPA) and other applicable laws.

## **10. Data Security**

We implement appropriate technical and organizational security measures to protect your personal information from unauthorized access, use, disclosure, alteration, or destruction. These measures include:

- Secure data storage systems with encryption
- Access controls and authentication procedures
- Regular security assessments and updates
- Employee training on data protection and confidentiality
- Confidentiality agreements with staff and third-party service providers

However, no method of transmission over the internet or electronic storage is completely secure. While we strive to protect your information, we cannot guarantee absolute security.

## 11. Your Rights

Under the Nigeria Data Protection Act, 2023 and other applicable laws, you have the following rights:

**11.1 Right of Access:** You may request details of the personal information we hold about you and how we process it.

**11.2 Right to Rectification:** You may request correction of inaccurate or incomplete personal information.

**11.3 Right to Erasure:** You may request deletion of your personal information in certain circumstances.

**11.4 Right to Restrict Processing:** You may request that we restrict processing of your personal information in certain circumstances.

**11.5 Right to Data Portability:** You may request transfer of your personal information to another organization in certain circumstances.

**11.6 Right to Object:** You may object to processing of your personal information based on legitimate interests or for direct marketing purposes.

**11.7 Right to Withdraw Consent:** Where processing is based on consent, you may withdraw your consent at any time.

**11.8 Right to Lodge a Complaint:** You have the right to lodge a complaint with the Nigeria Data Protection Commission if you believe your rights have been violated.

To exercise any of these rights, please contact us at [info@shemaibrahilawfirm.com](mailto:info@shemaibrahilawfirm.com). Please note that some rights may be limited by applicable law or our professional obligations. For example, we may be required to retain certain information for legal or regulatory purposes.

## 12. Cookies and Tracking Technologies

Our website uses cookies and similar technologies to enhance your browsing experience and analyze website usage. For detailed information about our use of cookies, please refer to our separate Cookie Policy available on our website.

### **13. Third-Party Links**

Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of these external sites. We encourage you to review the privacy policies of any third-party websites you visit.

### **14. Social Media**

We may maintain profiles on social media platforms such as LinkedIn, Twitter, Facebook, and Instagram. When you interact with us on social media, the privacy policies of those platforms apply. We encourage you to review their privacy policies for information on how they handle your personal information.

### **15. Children's Privacy**

Our website and services are not directed to individuals under the age of 18. We do not knowingly collect personal information from children. If you believe we have inadvertently collected information from a minor, please contact us immediately.

### **16. Changes to This Privacy Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or for other operational reasons. The updated policy will be posted on our website with a new "Last Updated" date. We encourage you to review this policy periodically.

### **17. Contact Us**

If you have any questions, concerns, or requests regarding this Privacy Policy or our data protection practices, please contact us:

**Shema S. Ibrahim & Co.**

No. 1 Mandara Close, Asodrive, Abuja, Nigeria

Lawoffices.ssibrahim@gmail.com

Phone: +2348100768884

## **4.2 Law Changes Frequently**

Laws, regulations, procedures, and legal interpretations change frequently and without notice. Information that was accurate when published may become outdated or inaccurate. We are under no obligation to update content on this Website.

## **4.3 Jurisdiction-Specific Information**

Legal information on this Website is based primarily on Nigerian law. Laws vary by jurisdiction, and information applicable in one jurisdiction may not be applicable or accurate in another. If you are located outside Nigeria or your legal matter involves non-Nigerian law, you should consult an attorney licensed in the relevant jurisdiction.

## **5. Third-Party Content and Links**

### **5.1 Third-Party Links**

This Website may contain links to third-party websites, resources, or references to third-party products or services. These are provided solely for your convenience.

### **5.2 No Endorsement**

The inclusion of any link or reference does not imply our endorsement, approval, or recommendation of the third-party website, resource, product, or service. We have no control over third-party websites and are not responsible for their content, privacy policies, or practices.

### **5.3 Third-Party Liability**

We accept no responsibility or liability for any loss, damage, or harm that may result from your use of or reliance on third-party websites, resources, products, or services.

### **5.4 Use at Your Own Risk**

You access and use third-party websites, resources, products, and services at your own risk. We encourage you to review the terms of use and privacy policies of any third-party websites you visit.

## **6. Past Results and Testimonials**

### **6.1 No Guarantee of Results**

Any references on this Website to prior case results, successful outcomes, settlements, verdicts, or awards are for informational purposes only. **Past results do not guarantee, warrant, or predict a similar outcome in future cases.**

### **6.2 Every Case is Different**



Each legal matter is unique and depends on its specific facts and circumstances. Results in one case cannot and should not be expected in another case, even if the circumstances appear similar.

### **6.3 Testimonials**

Testimonials or endorsements on this Website represent the experiences and opinions of specific individuals or clients. They do not necessarily reflect the typical client experience or guarantee any particular result.

## **7. Limitation of Liability**

### **TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW:**

#### **7.1 No Liability for Website Use**

Shema S. Ibrahim & Co., its partners, associates, employees, agents, and affiliates shall not be liable to you or any third party for any direct, indirect, incidental, consequential, special, exemplary, or punitive damages arising from or related to:

- Your use of or inability to use this Website
- Any content, information, or materials obtained through this Website
- Any errors, omissions, interruptions, defects, delays in operation, or transmission of data
- Unauthorized access to or alteration of your transmissions or data
- Any actions taken or not taken based on information on this Website
- Any other matter related to this Website

#### **7.2 Types of Damages Excluded**

This limitation includes, but is not limited to, damages for:

- Loss of profits, revenue, or business opportunities
- Loss of data or information
- Business interruption
- Loss of goodwill or reputation
- Personal injury or property damage
- Any other pecuniary or non-pecuniary loss

#### **7.3 Application Regardless of Cause**

This limitation applies regardless of the legal theory on which liability is based, whether in contract, tort (including negligence), strict liability, or otherwise, and even if we have been advised of the possibility of such damages.

## **8. Exclusions and Limitations**

## **8.1 Lawful Exclusions Only**

Nothing in this disclaimer shall exclude or limit liability that cannot be excluded or limited under applicable Nigerian law, including liability for:

- Death or personal injury caused by negligence
- Fraud or fraudulent misrepresentation
- Gross negligence or willful misconduct

## **8.2 Maximum Liability**

To the extent that we may be held liable despite the foregoing limitations, our total aggregate liability to you for all claims arising from or related to this Website shall not exceed the amount, if any, that you paid to access or use this Website.

## **9. Website Availability and Technical Issues**

### **9.1 No Guarantee of Availability**

We do not guarantee that this Website will be available at all times or that access will be uninterrupted, timely, secure, or error-free. We reserve the right to suspend, withdraw, or restrict access to this Website at any time without notice.

### **9.2 Technical Problems**

We shall not be liable for any loss or damage caused by:

- Viruses, distributed denial-of-service attacks, or other technologically harmful material that may infect your computer equipment, programs, data, or other proprietary material due to your use of this Website
- Technical failures, including but not limited to server errors, network congestion, or system malfunctions

### **9.3 Security**

While we implement reasonable security measures, we cannot guarantee the security of information transmitted over the internet. You transmit information to us at your own risk.

## **10. User Responsibilities**

### **10.1 Your Own Judgment**

You are solely responsible for:

- Your use of this Website and any reliance on information contained herein

- Verifying the accuracy, completeness, and currency of any information before relying on it
- Seeking appropriate professional advice for your specific circumstances
- Complying with all applicable laws and regulations

## **10.2 Professional Consultation Required**

Before making any legal decisions or taking any legal action, you must consult with a qualified attorney who can provide advice tailored to your specific situation. This Website is not a substitute for individualized legal advice.

## **11. Advertising Disclaimer**

### **11.1 Attorney Advertising**

This Website may constitute attorney advertising under the rules of some jurisdictions. Viewing this Website or communicating with our firm does not form an attorney-client relationship.

### **11.2 Jurisdictional Limitations**

Shema S. Ibrahim & Co. is licensed to practice law in Nigeria. The information on this Website is intended for users in Nigeria. If you are viewing this Website from another jurisdiction, we make no representation that the information complies with the laws and ethical rules of that jurisdiction.

### **11.3 No Solicitation**

Nothing on this Website should be construed as a solicitation for legal services in any jurisdiction where such solicitation would be prohibited or where we are not licensed to practice law.

## **12. Information Submitted to Us**

### **12.1 Non-Confidential**

Any information you submit to us through this Website, including through contact forms, email links, or other means, may not be confidential or privileged and may not be protected as attorney work product.

### **12.2 No Obligation**

We are under no obligation to:

- Maintain the confidentiality of information you submit
- Respond to any communication you send
- Accept representation of you or your matter

- Return or destroy any information you provide

### **12.3 Do Not Send Confidential Information**

Do not send us confidential, proprietary, or time-sensitive information until a formal attorney-client relationship has been established through a written engagement agreement.

## **13. Intellectual Property**

### **13.1 Copyright**

All content on this Website is protected by copyright and other intellectual property laws. Unauthorized use, reproduction, or distribution of Website content is strictly prohibited and may violate copyright, trademark, and other laws.

### **13.2 Limited License**

You are granted a limited, non-exclusive, non-transferable license to access and use this Website and its content for personal, non-commercial purposes only. This license does not include any right to:

- Modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information, software, products, or services obtained from this Website
- Use the Website for commercial purposes or for the benefit of any third party

## **14. Force Majeure**

We shall not be liable for any failure or delay in performance of our obligations under this disclaimer or in operating this Website that results from causes beyond our reasonable control, including but not limited to:

- Acts of God, natural disasters, or severe weather
- War, terrorism, civil unrest, or riots
- Government actions, laws, or regulations
- Labor disputes or strikes
- Failure of telecommunications or internet services
- Cyber-attacks or hacking

## **15. No Professional Relationship**

**15.1** The information on this Website does not create any professional relationship between you and Shema S. Ibrahim & Co., including but not limited to:

- Attorney-client relationship
- Fiduciary relationship

- Advisory relationship

**15.2** No duty of care, confidence, or loyalty arises from your use of this Website or from any communication with us prior to the formal establishment of an attorney-client relationship.

## **16. Modification of Disclaimer**

We reserve the right to modify this disclaimer at any time without prior notice. Any changes will be effective immediately upon posting to this Website. Your continued use of the Website after any such changes constitutes your acceptance of the modified disclaimer.

We recommend that you review this disclaimer periodically to stay informed of any updates.

## **17. Severability**

If any provision of this disclaimer is found by a court of competent jurisdiction to be invalid, illegal, or unenforceable, such provision shall be modified to the minimum extent necessary to make it valid and enforceable. If modification is not possible, the provision shall be severed, and the remaining provisions shall remain in full force and effect.

## **18. Governing Law**

This disclaimer and any disputes arising from or related to it or this Website shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria, without regard to its conflict of law principles.

## **19. Entire Agreement**

This disclaimer, together with our Terms of Use and Privacy Policy, constitutes the entire agreement between you and Shema S. Ibrahim & Co. regarding your use of this Website and supersedes all prior or contemporaneous understandings and agreements, whether written or oral.

## **20. Contact Information**

If you have any questions regarding this disclaimer, please contact us:

**Shema S. Ibrahim & Co.**

No. 1 Mandara Close, Asodrive, Abuja, Nigeria

Email: [info@shemaibrahiblawfirm.com](mailto:info@shemaibrahiblawfirm.com)

Phone: [Insert Phone Number]

## **ACKNOWLEDGMENT**

By using this Website, you acknowledge that you have read, understood, and agree to be bound by this Disclaimer, our Terms of Use, and our Privacy Policy. If you do not agree with any part of these documents, you should not use this Website.

# TERMS OF USE

# TERMS OF USE

## 1. Introduction and Acceptance

Welcome to the website of Shema S. Ibrahim & Co. These Terms govern your access to and use of our website located at [Www.SSIbrahim.com](http://Www.SSIbrahim.com).

By accessing or using this Website, you agree to be bound by these Terms and our Privacy Policy. If you do not agree to these Terms, please do not use this Website.

## 2. About Our Firm

Shema S. Ibrahim & Co. is a law firm registered and operating in Nigeria. Our principal office is located at **No. 1 Mandara Close, Asodrive, Abuja, Nigeria.**

## 3. Nature of Website Content

### 3.1 General Information Only

The information provided on this Website is for general informational purposes only and is not intended to constitute legal advice or create an attorney-client relationship. The content on this Website should not be relied upon as a substitute for professional legal advice tailored to your specific circumstances.

### 3.2 No Attorney-Client Relationship

**IMPORTANT:** Merely visiting, browsing, or communicating with Shema S. Ibrahim & Co. through this Website does not establish an attorney-client relationship. An attorney-client relationship is only established through a formal written engagement agreement signed by both parties.

Communication with our firm through this Website, including through contact forms, email links, or other electronic means, does not create an attorney-client relationship and should not be treated as confidential or privileged. Do not send us confidential information until an attorney-client relationship has been formally established.

### 3.3 Not a Substitute for Professional Advice

Legal matters can be complex and fact-specific. You should not rely on information on this Website as a substitute for seeking professional legal advice for your particular situation. We strongly recommend that you consult with a qualified attorney regarding your specific legal needs.

## 4. Use of Website



## **4.1 Permitted Use**

You may access and use this Website for lawful purposes only. You agree not to use this Website:

- In any way that violates any applicable federal, state, local, or international law or regulation
- To transmit or procure the sending of any advertising or promotional material without our prior written consent
- To impersonate or attempt to impersonate the Firm, a Firm employee, another user, or any other person or entity
- To engage in any conduct that restricts or inhibits anyone's use or enjoyment of the Website
- To introduce viruses, trojans, worms, logic bombs, or other malicious or technologically harmful material

## **4.2 Intellectual Property Rights**

All content on this Website, including but not limited to text, graphics, logos, images, audio clips, digital downloads, data compilations, and software, is the property of Shema S. Ibrahim & Co. or its content suppliers and is protected by Nigerian and international copyright, trademark, and other intellectual property laws.

You may view, download, and print pages from this Website for your personal, non-commercial use, provided you do not modify the content and you retain all copyright and other proprietary notices.

You may not:

- Reproduce, duplicate, copy, sell, resell, or exploit any portion of the Website without our express written permission
- Use the Website for any commercial purpose or for the benefit of any third party
- Systematically extract or re-utilize content from the Website
- Create derivative works based on the Website content

## **4.3 Trademarks**

"Shema S. Ibrahim & Co." and our logo are trademarks of the Firm. Other trademarks, service marks, and trade names appearing on this Website are the property of their respective owners. Nothing on this Website should be construed as granting any license or right to use any trademark without the prior written permission of the trademark owner.

# **5. Accuracy and Completeness of Information**

## **5.1 No Warranties**

While we strive to ensure that the information on this Website is accurate, current, and complete, we make no representations or warranties of any kind, express or implied, about the accuracy, reliability, completeness, or timeliness of the information, products, services, or related graphics contained on the Website.

## **5.2 Changes to Information**

Laws, regulations, and legal precedents change frequently. Information on this Website may become outdated, and we are under no obligation to update it. We reserve the right to modify, suspend, or discontinue any aspect of the Website at any time without notice.

## **6. Links to Third-Party Websites**

This Website may contain links to third-party websites or resources. These links are provided solely for your convenience and do not signify that we endorse the website(s). We have no control over the contents of those sites or resources and accept no responsibility for them or for any loss or damage that may arise from your use of them.

When you access third-party websites, you do so at your own risk. We encourage you to review the privacy policies and terms of use of any third-party websites you visit.

## **7. Jurisdiction and Applicable Law**

### **7.1 Governing Law**

These Terms and any dispute or claim arising out of or in connection with them or their subject matter shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria.

### **7.2 Dispute Resolution**

Any disputes arising from or related to these Terms or your use of this Website shall be subject to the exclusive jurisdiction of the courts of the Federal Republic of Nigeria located in Abuja.

## **8. Limitation of Liability**

### **TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW:**

**8.1** Shema S. Ibrahim & Co., its partners, associates, employees, and agents shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages arising from:

- Your access to or use of (or inability to access or use) this Website
- Any content obtained from this Website
- Unauthorized access to or alteration of your transmissions or data
- Any other matter relating to this Website

**8.2** This includes, but is not limited to, damages for loss of profits, use, data, or other intangible losses, even if we have been advised of the possibility of such damages.

**8.3** Nothing in these Terms excludes or limits our liability for:

- Death or personal injury caused by our negligence
- Fraud or fraudulent misrepresentation
- Any matter in respect of which it would be unlawful to exclude or restrict liability

## **9. Indemnification**

You agree to indemnify, defend, and hold harmless Shema S. Ibrahim & Co., its partners, associates, employees, and agents from and against all claims, liabilities, damages, losses, costs, expenses, and fees (including reasonable attorneys' fees) arising from:

- Your violation of these Terms
- Your use of the Website
- Your violation of any rights of another party
- Any content you submit or transmit through the Website

## **10. User-Submitted Content**

### **10.1 Responsibility for Content**

If you submit any content to our Website (through contact forms, comments, or other means), you represent and warrant that:

- You own or have the necessary rights to use and authorize us to use the content
- The content does not violate any third-party rights
- The content is accurate and not misleading

### **10.2 License Grant**

By submitting content, you grant us a non-exclusive, royalty-free, perpetual, irrevocable, and fully sublicensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, and display such content throughout the world in any media.

### **10.3 Confidentiality Warning**

Do not submit confidential or proprietary information through this Website unless an attorney-client relationship has been formally established. Any information you submit may not be treated as confidential or privileged.

## **11. Privacy**

Your use of this Website is also governed by our Privacy Policy, which is incorporated into these Terms by reference. Please review our Privacy Policy to understand our practices regarding the collection and use of your personal information.

## **12. Advertising and Solicitation**

### **12.1 Advertising Notice**

This Website may constitute attorney advertising in some jurisdictions. Prior results do not guarantee a similar outcome in future matters. The information on this Website is not intended to create, and receipt of it does not constitute, an attorney-client relationship.

## **13. Testimonials and Case Results**

### **13.1 Testimonials**

Any testimonials or endorsements on this Website are from actual clients or colleagues and represent their personal experiences and opinions. Individual results may vary, and testimonials are not necessarily representative of all client experiences.

### **13.2 Case Results**

Any case results mentioned on this Website are provided for illustrative purposes only. Every case is different, and past results do not guarantee or predict a similar outcome in any future matter.

## **14. Contact Information Accuracy**

You agree to provide accurate, current, and complete information when contacting us through this Website and to update such information as necessary. We reserve the right to refuse service or terminate accounts if information is inaccurate, not current, or incomplete.

## **15. Severability**

If any provision of these Terms is found to be invalid or unenforceable by a court of competent jurisdiction, such provision shall be modified to the minimum extent necessary to make it valid and enforceable. If such modification is not possible, the provision shall be severed, and the remaining provisions shall continue in full force and effect.

## **16. Entire Agreement**

These Terms, together with our Privacy Policy, constitute the entire agreement between you and Shema S. Ibrahim & Co. regarding your use of this Website and supersede all prior agreements and understandings, whether written or oral, relating to such subject matter.

## **17. Waiver**

No waiver by Shema S. Ibrahim & Co. of any term or condition set forth in these Terms shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition. Any failure to assert a right or provision under these Terms shall not constitute a waiver of such right or provision.

## **18. Changes to Terms**

We reserve the right to modify these Terms at any time. We will notify you of any changes by posting the new Terms on this Website with a new "Last Updated" date. Your continued use of the Website after such changes constitutes your acceptance of the modified Terms.

We encourage you to review these Terms periodically for any updates.

## **19. Contact Us**

If you have any questions about these Terms of Use, please contact us:

**Shema S. Ibrahim & Co.**

No. 1 Mandara Close, Asodrive, Abuja, Nigeria

Lawoffices.ssibrahim@gmail.com

Phone: +2348100768884

# DISCLAIMER AND LIMITATION OF LIABILITY

# **DISCLAIMER AND LIMITATION OF LIABILITY**

## **1. General Disclaimer**

This disclaimer applies to the website of Shema S. Ibrahim & Co. located at [www.SSIbrahim.com] and all information, services, and materials provided thereon.

## **2. No Legal Advice**

**2.1** The information contained on this Website is provided for general informational purposes only and does not constitute legal advice or create an attorney-client relationship.

**2.2** Legal information is not the same as legal advice. Legal advice is the application of law to your specific circumstances. While legal information may be helpful, it cannot replace personalized legal advice from a licensed attorney who understands your unique situation.

**2.3** You should not act or refrain from acting based upon information on this Website without seeking professional legal counsel from a qualified attorney in your jurisdiction.

## **3. No Attorney-Client Relationship**

**3.1** Visiting this Website, submitting a contact form, sending an email, or otherwise communicating with Shema S. Ibrahim & Co. through this Website does not create an attorney-client relationship between you and the Firm.

**3.2** An attorney-client relationship is established only when:

- You have executed a formal written engagement agreement with our firm, and
- We have confirmed in writing that we will represent you, and
- Any required retainer fee or advance payment has been received (if applicable)

**3.3** Until an attorney-client relationship is formally established, you should not send us any confidential information. Communications sent to us before establishing an attorney-client relationship may not be protected by attorney-client privilege or treated as confidential.

## **4. Accuracy and Currency of Information**

### **4.1 No Guarantee of Accuracy**

While we endeavor to keep the information on this Website accurate and up-to-date, we make no representations, warranties, or guarantees, whether expressed or implied, that the content on this Website is accurate, complete, reliable, current, or error-free.

### **4.2 Law Changes Frequently**

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#### **5.2 No Endorsement**

The inclusion of any link or reference does not imply our endorsement, approval, or recommendation of the third-party website, resource, product, or service. We have no control over third-party websites and are not responsible for their content, privacy policies, or practices.

#### **5.3 Third-Party Liability**

We accept no responsibility or liability for any loss, damage, or harm that may result from your use of or reliance on third-party websites, resources, products, or services.

#### **5.4 Use at Your Own Risk**

You access and use third-party websites, resources, products, and services at your own risk. We encourage you to review the terms of use and privacy policies of any third-party websites you visit.

### **6. Past Results and Testimonials**

#### **6.1 No Guarantee of Results**

Any references on this Website to prior case results, successful outcomes, settlements, verdicts, or awards are for informational purposes only. **Past results do not guarantee, warrant, or predict a similar outcome in future cases.**

#### **6.2 Every Case is Different**



Each legal matter is unique and depends on its specific facts and circumstances. Results in one case cannot and should not be expected in another case, even if the circumstances appear similar.

### **6.3 Testimonials**

Testimonials or endorsements on this Website represent the experiences and opinions of specific individuals or clients. They do not necessarily reflect the typical client experience or guarantee any particular result.

## **7. Limitation of Liability**

### **TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW:**

#### **7.1 No Liability for Website Use**

Shema S. Ibrahim & Co., its partners, associates, employees, agents, and affiliates shall not be liable to you or any third party for any direct, indirect, incidental, consequential, special, exemplary, or punitive damages arising from or related to:

- Your use of or inability to use this Website
- Any content, information, or materials obtained through this Website
- Any errors, omissions, interruptions, defects, delays in operation, or transmission of data
- Unauthorized access to or alteration of your transmissions or data
- Any actions taken or not taken based on information on this Website
- Any other matter related to this Website

#### **7.2 Types of Damages Excluded**

This limitation includes, but is not limited to, damages for:

- Loss of profits, revenue, or business opportunities
- Loss of data or information
- Business interruption
- Loss of goodwill or reputation
- Personal injury or property damage
- Any other pecuniary or non-pecuniary loss

#### **7.3 Application Regardless of Cause**

This limitation applies regardless of the legal theory on which liability is based, whether in contract, tort (including negligence), strict liability, or otherwise, and even if we have been advised of the possibility of such damages.

## **8. Exclusions and Limitations**

## **8.1 Lawful Exclusions Only**

Nothing in this disclaimer shall exclude or limit liability that cannot be excluded or limited under applicable Nigerian law, including liability for:

- Death or personal injury caused by negligence
- Fraud or fraudulent misrepresentation
- Gross negligence or willful misconduct

## **8.2 Maximum Liability**

To the extent that we may be held liable despite the foregoing limitations, our total aggregate liability to you for all claims arising from or related to this Website shall not exceed the amount, if any, that you paid to access or use this Website.

## **9. Website Availability and Technical Issues**

### **9.1 No Guarantee of Availability**

We do not guarantee that this Website will be available at all times or that access will be uninterrupted, timely, secure, or error-free. We reserve the right to suspend, withdraw, or restrict access to this Website at any time without notice.

### **9.2 Technical Problems**

We shall not be liable for any loss or damage caused by:

- Viruses, distributed denial-of-service attacks, or other technologically harmful material that may infect your computer equipment, programs, data, or other proprietary material due to your use of this Website
- Technical failures, including but not limited to server errors, network congestion, or system malfunctions

### **9.3 Security**

While we implement reasonable security measures, we cannot guarantee the security of information transmitted over the internet. You transmit information to us at your own risk.

## **10. User Responsibilities**

### **10.1 Your Own Judgment**

You are solely responsible for:

- Your use of this Website and any reliance on information contained herein

- Verifying the accuracy, completeness, and currency of any information before relying on it
- Seeking appropriate professional advice for your specific circumstances
- Complying with all applicable laws and regulations

## **10.2 Professional Consultation Required**

Before making any legal decisions or taking any legal action, you must consult with a qualified attorney who can provide advice tailored to your specific situation. This Website is not a substitute for individualized legal advice.

## **11. Advertising Disclaimer**

### **11.1 Attorney Advertising**

This Website may constitute attorney advertising under the rules of some jurisdictions. Viewing this Website or communicating with our firm does not form an attorney-client relationship.

### **11.2 Jurisdictional Limitations**

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### **11.3 No Solicitation**

Nothing on this Website should be construed as a solicitation for legal services in any jurisdiction where such solicitation would be prohibited or where we are not licensed to practice law.

## **12. Information Submitted to Us**

### **12.1 Non-Confidential**

Any information you submit to us through this Website, including through contact forms, email links, or other means, may not be confidential or privileged and may not be protected as an attorney work product.

### **12.2 No Obligation**

We are under no obligation to:

- Maintain the confidentiality of information you submit
- Respond to any communication you send
- Accept representation of you or your matter

- Return or destroy any information you provide

### **12.3 Do Not Send Confidential Information**

Do not send us confidential, proprietary, or time-sensitive information until a formal attorney-client relationship has been established through a written engagement agreement.

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We shall not be liable for any failure or delay in performance of our obligations under this disclaimer or in operating this Website that results from causes beyond our reasonable control, including but not limited to:

- Acts of God, natural disasters, or severe weather
- War, terrorism, civil unrest, or riots
- Government actions, laws, or regulations
- Labor disputes or strikes
- Failure of telecommunications or internet services
- Cyber-attacks or hacking

## **15. No Professional Relationship**

**15.1** The information on this Website does not create any professional relationship between you and Shema S. Ibrahim & Co., including but not limited to:

- Attorney-client relationship
- Fiduciary relationship

- Advisory relationship

**15.2** No duty of care, confidence, or loyalty arises from your use of this Website or from any communication with us prior to the formal establishment of an attorney-client relationship.

## **16. Modification of Disclaimer**

We reserve the right to modify this disclaimer at any time without prior notice. Any changes will be effective immediately upon posting to this Website. Your continued use of the Website after any such changes constitutes your acceptance of the modified disclaimer.

We recommend that you review this disclaimer periodically to stay informed of any updates.

## **17. Severability**

If any provision of this disclaimer is found by a court of competent jurisdiction to be invalid, illegal, or unenforceable, such provision shall be modified to the minimum extent necessary to make it valid and enforceable. If modification is not possible, the provision shall be severed, and the remaining provisions shall remain in full force and effect.

## **18. Governing Law**

This disclaimer and any disputes arising from or related to it or this Website shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria, without regard to its conflict of law principles.

## **19. Entire Agreement**

This disclaimer, together with our Terms of Use and Privacy Policy, constitutes the entire agreement between you and Shema S. Ibrahim & Co. regarding your use of this Website and supersedes all prior or contemporaneous understandings and agreements, whether written or oral.

## **20. Contact Information**

If you have any questions regarding this disclaimer, please contact us:

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## **ACKNOWLEDGMENT**

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