

# **Terms & Conditions of Use**

Please read the following section carefully as it governs your usage of this site.

## ***Acceptance of Terms and Conditions***

By proceeding with access to this website, you are deemed to have accepted these terms and conditions.

## ***Site Access***

This site is intended for use by UK residents only. Any applications for products from non-UK residents, unless otherwise stated, will not be accepted.

You must not use this website in any way that may cause access to be interrupted or impaired in any way and you acknowledge and agree that you are responsible for all electronic communications sent from your computer.

If you register with us and obtain a quote or a policy through this website, you are responsible for maintaining the confidentiality of your details and your password and for restricting access to your computer to prevent unauthorised access to your account. You accept responsibility for activities that occur on your account and you must take all steps to ensure your password remains confidential. You agree to inform us immediately if you have reason to believe that your password is being used in an unauthorised manner.

## ***Site Availability***

Whilst we take great care in maintaining the website to ensure that it is always accessible, certain technical matters may be beyond our control. We cannot guarantee that you will have uninterrupted or error-free access to this website or that faults will be remedied, or that the website, or the server that makes the website available, are free of viruses or bugs. In addition, we will not be held liable for any technical problems you may experience as a result of using this website. From time to time we may have to suspend access to the website for routine or emergency updates, but we will endeavour to minimise any disruption.

## ***Copyright***

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## ***Accuracy & Validity of Information***

Whilst we do our best to ensure that the information contained in this website is accurate and up-to-date, we make no guarantee about the accuracy, completeness or reliability of this information and therefore do not accept any liability for any errors or omissions that may be found on the website.

If you have any queries over the validity of the information on the website, you should contact us for verification.

## ***External Links***

This website may contain hyperlinks to websites which are operated by third parties. These websites are beyond our control – they are governed by separate terms and conditions and we take no responsibility for the operation or content of them. Each link is provided solely for your convenience, but should not be construed in any way as an endorsement of the site to which it links. If you decide to use one of these links, you do so at your own risk.

## ***Personal Information***

Our *Privacy Policy* governs our usage of the personal information that you provide to us through the website. We recommend that you read it carefully to ensure that you are fully aware of your rights and our obligations in relation to your personal details.

### ***Product Terms and Conditions***

The content of this site does not constitute an offer by us to sell our products. Your request to purchase a product represents an offer by you and will be subject to the terms and conditions of that product that we may accept or reject. After you make a request through the site to purchase the product then assuming such product is available to you and your offer is accepted, you will receive confirmation of your purchase.

The information on this website does not necessarily represent complete descriptions of all terms, conditions and exclusions. The precise cover provided will be included in the schedule of cover, policy documents and conditions of purchase that are issued to you.

If you apply for the product detailed on this site, these conditions of use should be read in conjunction with any other terms and conditions relating to the product and, in the event of any contradiction between these conditions of use and this specific product's terms and conditions, the latter shall prevail.

It is your responsibility to ensure that all information that you provide us with while using the website is correct and that you have sufficient funds to cover the cost of the purchase. If you request an automatic renewal, the credit/debit card that you use must be yours and in your own name.

### ***Credit Card Transactions***

After payment has been made, we will retain your credit card details. This helps to reduce credit card fraud. Except in exceptional circumstances, any refund we provide for a product bought with a credit card will be made back to the credit card account used to make the initial purchase.

### ***Disclaimer***

We accept no liability in contract, tort, negligence, statutory duty or otherwise (to the maximum extent permitted by applicable law) arising out of the use of or access to this website (which includes without limitation, any errors or omissions contained in this website, or if the website is unavailable. We shall also not be liable for any direct or indirect:

- Economic losses (including without limitation loss of revenues, data, profits, contracts, use, opportunity, business or anticipated savings);
- Loss of goodwill or reputation;
- Special, incidental, consequential loss or damage which is suffered or incurred arising out of or in connection with your use of this website and these terms and conditions.

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Please note that this disclaimer does not affect your statutory rights in respect of any products or services that you purchase from this website.

### ***Site Amendments***

We reserve the right to amend the website and these terms and conditions from time to time without notice and we recommend that you check this page whenever you visit the site to ensure that you are aware of our latest terms and conditions of use.

### ***Communication***

Any telephone calls or emails exchanged as a result of your use of this website may be recorded and monitored for training purposes or to aid the prevention of fraud. By using such methods of communication you are consenting to such activities taking place.

***Waiver***

If you breach these terms and conditions of use and we do not take immediate action against you, we are still entitled to enforce our rights and remedies in respect of any such breach or subsequent breach.

***Jurisdiction & Law***

These terms and conditions of use are governed by English law. Any disputes arising from them will be subject to the exclusive jurisdiction of the English courts. At all times we will communicate with you in English.