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You are responsible for making all arrangements necessary for you to have access to this site. You are also responsible for ensuring that all persons who access this site through your internet connection are aware of these terms, and that they comply with them.

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3. Your responsibility to take reasonable care when providing information

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

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6. Links to other websites

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Commentary and other materials posted on this site are not intended to amount to advice on which reliance should be placed. We therefore disclaim all liability and responsibility arising from any reliance placed on such materials by any visitor to this site, or by anyone who may be informed of any of its contents. In the event that there is an error in the price, quote, type of product or service shown, we reserve the right to amend or cancel the contract.

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9. Changes to this website

We reserve the right to withdraw or amend this website or the insurance products or services offered through it at any time and without giving notice.

We aim to update this site regularly, and may change the content at any time. If the need arises, we may suspend access to our site, or close it indefinitely. Any of the material on this site may be out of date at any given time, and we are under no obligation to update such material.

10. Our liability

The material displayed on this site is provided without any guarantees, conditions or warranties as to its accuracy. To the extent permitted by law, we, other members of our group of companies and third parties connected to us hereby expressly exclude:

- All conditions, warranties and other terms which might otherwise be implied by statute, common law or the law of equity.
- Any liability for any direct, indirect or consequential loss or damage incurred by any user in connection with our site or in connection with the use, inability to use, or results of the use of our site, any websites linked to it and any materials posted on it, including:
- loss of income or revenue;
- loss of business;
- loss of profits or contracts;
- loss of anticipated savings;
- loss of data;
- loss of goodwill;
- wasted management or office time and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable.

This does not affect our liability for death or personal injury arising from our negligence, nor our liability for fraudulent misrepresentation or misrepresentation as to a fundamental matter, nor any other liability which cannot be excluded or limited under applicable law.

11. Information about you and your visits to this site

We process information about you in accordance with our Cookie and Privacy Policy. By using our site, you consent to such processing and you warrant that all data provided by you is accurate.

12. Credit Card Transactions

We retain the credit card details you provide to us after payment has been made for credit card fraud prevention purposes. Any refund for credit card purchases will be made back to the credit card account used to make the initial purchase, unless agreed otherwise.

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You must not misuse our site by knowingly introducing viruses, Trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to this site, the server on which our site is stored or any server, computer or database connected to this site. You must not attack our site via a denial-of-service attack or a distributed denial-of-service attack.

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