

Legal & Regulatory Information

This page (together with the documents referred to on it) tells you the terms of use on which you may make use of our website www.insure4retirement.co.uk (the “site”), whether as a guest or a registered user, as applicable, together with certain legal and regulatory information. Please read these terms of use carefully before you start to use the site. By using our site, you indicate that you accept these terms of use and that you agree to abide by them. If you do not agree to these terms of use, please refrain from using our site.

1. INFORMATION ABOUT US

1.1 www.insure4retirement.co.uk is a site operated by and containing information about the products and services offered by Insure4Retirement.

Insure4Retirement is a trading name of Insurance Dialogue Limited. Insurance Dialogue Limited is an appointed representative of Heath Lambert Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 1199129.

Wherever the name “Insure4Retirement” or the words “we” or “our” are used on the site, this means Insurance Dialogue Limited.

2. ACCESSING OUR SITE

2.1 Access to our site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on our site without notice (see below). We will not be liable if for any reason our site is unavailable at any time or for any period.

2.2 From time to time, we may restrict access to some parts of our site, or our entire site, to guest users or users who have registered with us, as applicable.

2.3 If you choose, or you are provided with, a user identification code, password or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these terms of use.

2.4 When using our site, you agree:

(a) not to reproduce, duplicate, copy or re-sell any part of our site in contravention of these terms of use,

(b) not to access or use the site in any way that breaches any applicable local, national or international law or regulation,

(c) not to access or use the site in any way be unlawful, libelous, defamatory, threatening, malicious, abusive, pornographic, obscene or embarrassing to any person,

(d) not to access without authority, interfere with, damage or disrupt any part of our site, any equipment or network on which our site is stored, any software used in the provision of our site or any equipment or network or software owned or used by any third party,

(e) not to use the site in any way which infringes or may reasonably infringe on any other person's copyright, trade mark, trade secret, know how or any other intellectual property rights.

2.5 You agree to, at all times, indemnify and hold harmless each company within our group and its officers, employees and agents ("those indemnified") from and against any loss (including reasonable legal costs and expenses) or liability reasonably incurred or suffered by any of those indemnified arising from or in connection with:

(a) a breach by you or your employees, agents, contractors or permitted assignees of this Legal & Regulatory Information document; or

(b) any wilful, unlawful or negligent act or omission on your part or on the part of your employees, agents, contractors or permitted assignees.

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

INSURANCE QUOTES AND PURCHASE

2.7 We offer online quotations online cover and policy administration on a range of insurances solely for permanent residents of the United Kingdom who must be 18 years of age or over accessing and using the site from within the United Kingdom. Accordingly, this privacy statement is directed only at such persons and should be read in conjunction with our Privacy & Cookies Policy. Further eligibility requirements may apply in respect of the cover.

2.8 We remind you that you must take reasonable care to answer all questions honestly and to the best of their knowledge and belief and not to make a misrepresentation to the insurer. Providing details that are untrue, inaccurate or incomplete may result in the refusal of a claim, alteration of policy terms, insurers reducing the amount of your claim they pay to take account of any increased premium they would have charged and/or your policy being cancelled or treated as if it never existed. If any of the information you provided when you took out your insurance is or becomes inaccurate, you should contact us to correct this.

2.9 When making a claim you should check carefully that the details you provide are correct and accurate. Inclusion of any incorrect details or misrepresentation of any relevant details may prejudice any claim.

3. INTELLECTUAL PROPERTY RIGHTS

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3.2 You may print off one copy, and may download extracts, of any page(s) from our site for your personal reference and you may draw the attention of others within your organisation to material posted on our site.

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3.5 You must not use any part of the materials on our site for commercial purposes without obtaining a license to do so from us or our licensors.

3.6 If you print off, copy or download any part of our site in breach of these terms of use, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

4. RELIANCE ON INFORMATION POSTED

4.1 Commentary and other materials posted on our 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 our site, or by anyone who may be informed of any of its contents.

5. OUR SITE CHANGES REGULARLY

5.1 We aim to update our 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 our site may be out of date at any given time, and we are under no obligation to update such material.

6. OUR LIABILITY

6.1 The material displayed on our site is provided on an “as is” and “as available” 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:

(a) All conditions, warranties and other terms which might otherwise be implied by statute, common law or the law of equity.

(b) 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, without limitation any liability for 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 for any other loss or damage of any kind, however arising and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable.

6.2 The contents of the site are for general informational purposes only (and do not constitute any form of professional advice) and should not be used or relied upon as a substitute for detailed advice specific to you or your organisation. Where the contents of this site include a recommendation or an assessment of risk, such recommendation or assessment of risk is an expression of opinion only and not a statement of fact. Any decision

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6.3 This does not affect our liability for death or personal injury arising from our negligence, nor any other liability which cannot be excluded or limited under applicable law.

7. INFORMATION ABOUT YOU AND YOUR VISITS TO OUR SITE

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

8. VIRUSES, HACKING AND OTHER OFFENCES

8.1 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 our site, the server on which our site is stored or any server, computer or database connected to our site. You must not attack our site via a denial-of-service attack or a distributed denial-of service attack.

8.2 We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of our site or to your downloading of any material posted on it, or on any website linked to it.

9. LINKING TO OUR SITE

9.1 You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but 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.

9.2 You must not establish a link from any website that is not owned by you.

9.3 Our site must not be framed on any other site, nor may you create a link to any part of our site without our permission. We reserve the right to withdraw linking permissions without notice.

10. LINKS FROM OUR SITE

10.1 Where our site contains links to other sites and resources provided by third parties, these links are provided for your information only. 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. We do not endorse or recommend any views, advice, products or services offered on site accessible via this site.

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11.1 The English courts will have exclusive jurisdiction over any claim arising from, or related to, a visit to our site although we retain the right to bring proceedings against you for breach of these conditions in your country of residence or any other relevant country.

11.2 These terms of use and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

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