

## Website Terms of Use

Our website (currently located at domain [underwriteme.co.uk](http://underwriteme.co.uk) (the 'site')) is owned and operated by UnderwriteMe Limited ('UnderwriteMe', 'us', 'our'), a company registered in England and Wales with registration number 07912813 whose registered office is at Level 7, Tower Bridge House, St Katharine's Way, London, E1W 1BA. Our principal place of business is at Level 9, The Monument Building, 11 Monument Street, London EC3R 8AF.

These Terms, together with our Privacy Policy, Accessibility Policy and Cookies Policy, govern your use of the site.

## Intended use of this site

Please note this site is primarily targeted at providers of insurance intermediation services authorised by the Financial Conduct Authority. In order to use and benefit from much of the functionality of the site, you will need to register as a Registered User. This site is not intended for use by consumers or children.

## Use of our Comparison Service

You may wish to use the site to register an interest in our comparison service for protection products (the 'Comparison Service'). If you submit your details in order to become a registered user of the site, we will process this information in accordance with our Privacy Policy.

Please note by registering your interest in the Comparison Service you are deemed to have made an offer to contract with UnderwriteMe for use of such Comparison Service on the basis of our Intermediation Service Terms. We may, acting in our absolute discretion, accept or decline to enter into an agreement with you on this basis and grant you access to the Comparison Service as a Registered User.

These Terms do not govern any use of the Comparison Service. If you are approved as a Registered User of the Comparison Service, your use of the Comparison Service must be in accordance with our Intermediation Services Terms.

## General information

This site is for general information only. No content including on this site constitutes investment or other professional advice of any nature. Subject to the terms of any Intermediation Services Terms or other agreement which may be in place between you or a firm you represent and UnderwriteMe, you may not rely on the contents on this site as a basis for providing advice to your clients.

## Availability of the site

Whilst we make reasonable endeavours to ensure the site is functional and free from bugs and errors, we do not warrant or represent the site will be continually available or error-free. We reserve the right to suspend or withdraw the site at any time. We may also update the content and structure of the site as well as the domain where it is hosted at any time.

## Breach of these Terms

If we in our discretion believe your use of the site is a breach of these Terms or the terms of any other agreement between you or any firm you represent and UnderwriteMe, we may take such action as we reasonably deem necessary and appropriate with immediate effect and (to the extent permitted by applicable law) without notice, including:

- block or suspend (either temporarily or permanently) your access to the site or any part of it;
- issue you with a warning regarding your continued use of the site;
- disclose such information as we reasonably feel is necessary or appropriate to relevant law enforcement authorities and/or other organisations or bodies whom we reasonably believe are entitled to bring infringement or enforcement action against you;
- terminate any agreement (including any Intermediation Services Terms) in place between you or any firm you represent and UnderwriteMe; and
- to the extent permitted by applicable law, issue legal proceedings against you.

## Acceptable use

In using the site, you should use appropriate hardware and software, including an up-to-date and appropriate internet browser. You should ensure you have appropriate anti-virus protection on any hardware you use to access the site. You will not use the site in any way which is criminal, discriminatory, defamatory, a breach of any party's intellectual property rights (including any rights under the law relating to confidential information), or excessively invasive of another person's privacy.

## Viruses and malware

You take all reasonable precautions in your use of the site not to introduce viruses, worms, Trojan horses, spyware, malware and/or any other harmful elements onto our systems. You fully indemnify and hold us harmless from and against any losses and associated costs arising as a result of your introduction of a virus or other harmful element to our systems.

## No warranty

Whilst we make all reasonable efforts to ensure the content of the website is accurate, we make no warranty or representation the website or its content is accurate or up-to-date. Subject to any Intermediation Services Terms, or other written agreement in place between you or a firm you represent or us, any use of information available on the site is at your own risk.

## Liability

Nothing in these Terms shall limit or exclude our liability for death or personal injury, fraud, fraudulent misrepresentation, breach of section 2 of the Supply of Goods and Services Act 1982 or any other liability which cannot be limited or excluded under applicable law. Nothing in these terms shall limit or exclude any applicable obligations of either party to comply with the terms of the Financial Services and Market Act 2000.

Unless these Terms expressly state otherwise, we shall not be liable for any:

- liability relating to any sales of insurance products including as a result of a mis-sale;
- breach by you of any legal or regulatory obligations, including the 'treating customers fairly' requirements of the Financial Conduct Authority and the obligations relating to the processing of personal data under the Data Protection Act 1998;
- liability you incur to any actual or potential customer;
- damage to, reduction in the performance of or loss of any systems, software, devices and other materials caused by your access to or use of the site;

- loss caused by any error in or unavailability of the site or any part of its functionality;
- loss or corruption of data;
- loss of revenues or profits;
- loss of business or opportunity;
- loss or depletion of good will;
- pure economic loss; or
- any indirect, special or consequential losses or damage howsoever arising.

## Intellectual Property Rights

UnderwriteMe is the owner or licensee of all copyright, trade marks and other intellectual property rights in the site and all its contents. All rights are reserved. You may not download, reproduce, embed or amend the content of the site without our prior written consent.

## Linking to our site

You may display a link to our website on your website, provided such website and its contents are not:

- obscene, violent, pornographic or criminal;
- an infringement of the intellectual property or other proprietary rights of any third party;
- threatening, abusive or intimidating to any person;
- discriminatory against any person or group on the grounds of gender, ethnicity, nationality, sexual orientation, age and/or religious or political belief;
- an invasion of the privacy of any person;
- a breach of any applicable law or regulation; or
- otherwise of a nature which would reasonably make such website an unsuitable forum for a link or reference to our site or services.

You may not add a link to our website to any website which is not owned and operated by you. You may not embed any of the contents on our site in your website.

## Changes to this Policy

We are the owner and operator of the site. We reserve the right to change, modify, add or remove any of these Terms. We will notify our users of any such changes by uploading an updated Terms on the site. It is your responsibility to check these Terms regularly for any updates.

## No waiver

Any failure or delay by us to enforce any right under these Terms shall not prevent us enforcing that right or any other right in the future.

## Applicable law

These Terms is governed and construed in accordance with English Law. You and UnderwriteMe each submit to the exclusive jurisdiction of the English courts in relation to any disputes arising out of or in connection with these Terms, provided UnderwriteMe shall be entitled to seek injunctive and equitable relief against any infringement of its intellectual property rights in any jurisdiction worldwide.

## Contact us

If you have any questions or comments relating to this Policy or our processing of your data, please contact us at [hello@underwriteme.co.uk](mailto:hello@underwriteme.co.uk).

Terms last updated 3 October 2017