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These terms and conditions will apply each and every time you access this Website. By using this Website you agree to be bound by these terms and conditions. If you do not agree to be bound by the terms and conditions set out below do not continue to use this Website.

We reserve the right to change these terms and conditions at any time; a notice of any updates will be posted on the home page. You are bound by such changes and should therefore periodically check the home page for details of any amendments to the terms and conditions.

Limitation of Liability

This Website is available to you on an "as is" basis and We give no warranties in respect thereof. All conditions, warranties and representations expressed or implied by statute, common law or otherwise are hereby excluded to the extent permitted by law.

We exclude all liability (whether arising in contract, tort or negligence) arising out of or in connection with your use of the Website. The exclusion means in particular, without limiting the generality of the foregoing, that We expressly exclude all liability which We may otherwise have to you (whether arising in contract, tort or negligence) in relation to:

- (a) your (or your employees') access to, use of, or inability to access or use this Website;
- (b) any factual, textual, or typographical errors or omissions;
- (c) any failure or delay in operation or transmission of this Website;
- (d) any computer virus or line or system failure;
- (e) any misrepresentation on or relating to this Website (other than a fraudulent misrepresentation made by us or on our behalf);
- (f) any direct, indirect, incidental, special, economic or consequential loss or any loss of data, opportunity or goodwill;
- (g) any negligent act by us or our employees or agents in relation to this Website.

This exclusion of liability shall apply even if you have advised us or our employees or agents of any damage, loss or expense you might suffer.

Nothing in these Terms & Conditions has the effect of excluding or limiting our liability towards you:

- for death or personal injury caused by our negligence or the negligence of our employees or agents;
- under the Financial Services and Markets Act 2000 and any rules and regulations for the conduct of business made under these Acts to which We are subject, including any applicable rules of the Financial Services Authority; or
- for fraud.

We shall not be liable for any damages (whether caused by virus infection or otherwise) to your computer equipment or networks as a result of your access or use of this Website or your downloading of any material from this Website. We recommend that you employ your own virus detection and protection measures when accessing this website.

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We will endeavour to maintain the availability of this Website. However, the nature of the internet is such that errors, omissions and interruptions may occur at any time.

We also reserve the right at any time to modify or withdraw, temporarily or permanently, this Website, part thereof or any information without notice.

We shall not be liable in any way for errors, omissions and interruptions or for the modification or withdrawal of this Website or part thereof.

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Anybody entering this site may be offered links to other Websites that may be of interest. These Websites are maintained by third parties over whom We have no control. We make no representations as to the accuracy of or as to any other aspects of material contained in or offered by other Websites and We accept no liability in respect of the same.

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Governing Law

These Terms and Conditions shall be governed by and construed in accordance with English Law, and the parties agree to submit to the exclusive jurisdiction of the English Courts.

Information and Assistance

If you have any questions or you are experiencing difficulty with this Website, then please contact our helpdesk:

- E-mail: PRO_CUAL@pro-ltd.co.uk
- Telephone: +44 (0) 207068 8190
- Fax: +44 (0) 145278 2582
- Post: PRO Insurance Solutions Limited,
Bruton Court, Bruton Way, Gloucester GL1 1DA, United Kingdom.