



## Website Terms of Use

When you access and use this website [www.petwise-insurance.co.uk](http://www.petwise-insurance.co.uk) ("site") you agree to these Terms of Use. If you do not wish to be bound by these Terms of Use, you may not use the site. Please read these Terms of Use carefully before you start to use this site.

### 1. Accessing this site

The information on this site is directed at UK residents only. The products and services described in this site are available to private individuals for their use only.

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.

### 2. Information about us

[www.petwise-insurance.co.uk](http://www.petwise-insurance.co.uk) is a site operated by Insurance Factory Limited ("we" or "us" or "our"). We are authorised and regulated by the Financial Conduct Authority (register number 306164). We are registered in England & Wales under company number 02982445 and have our registered office at 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB.

These Terms of Use refer to our Cookie and Privacy Policy, which also applies to your use of this site. Our Cookie and Privacy Policy sets out the terms on which we process any personal data we collect from you, or that you provide to us. By using this site, you consent to such processing and you warrant that all data provided by you is accurate. Our Cookie and Privacy Policy can be found [here](#).

### 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.

### 4. Copyright

The rights in the designs, pictures, logos, photographs and content of this site are owned by or licensed to Insurance Factory Limited and they are protected by copyright, trademarks and other intellectual property rights. You acknowledge that the copyright in this website belongs to Insurance Factory Limited; accordingly this website (and its source HTML code) may not be used, transferred, copied or reproduced in whole or in part in any manner other than for private home use only.

### 5. Site availability

Insurance Factory Limited is not liable for any damages or losses resulting from your inability to use this site at any time and for any period. Insurance Factory cannot promise that the site will be uninterrupted or entirely error free. Because of the nature of the Internet, the site is provided on an "as available" basis.

### 6. Links to other websites

We may provide links to third party websites and websites operated by organisations who have agreed to provide services for the benefit of Insurance Factory customers. While we try to select the most appropriate organisations to provide these services, we do not however control the content of any external website and cannot accept liability for the contents, product offerings or the availability of any linked websites.

### 7. Reliance of information posted

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.

### 8. Changes to the Terms of Use

We reserve the right to change these Terms of Use at any time by posting changes online. If you use the site after Insurance Factory Limited has changed the Terms of Use you will be bound by the new Terms of Use.

## 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.

## 13. Viruses, hacking and other offences

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.

By breaching this provision, you would commit a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use this site will cease immediately.

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 this site or to your downloading of any material posted on it, or on any website linked to it.

## 14. Governing law

These Terms of Use are directed at United-Kingdom residents and shall be governed by, and construed in accordance with English Law. Any disputes arising from this site shall be dealt with by the English courts. No representations are made as to whether the information is applicable or available in any other country that may have access to it.

## 15. Your concerns

If you have any concerns about material which appears on our site, please contact [customerqueries@insurancefactory.co.uk](mailto:customerqueries@insurancefactory.co.uk).