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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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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 Any of the material on this site may be out of date at any given time, and we are under no obligation to update such material.

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loss of income or revenue;

loss of business;

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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.

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## **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.

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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

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