

# Online Terms and Conditions

(Valid from 10/04/2015 to current date; version Sutton Winson Ltd/1)

## 1. Introduction

Sutton Winson Limited has created this web based facility to allow the employees, members and pensioners of organisations associated by business relationship to Sutton Winson to access insurance products and services online.

Sutton Winson Limited is authorised and regulated by the Financial Conduct Authority, this can be checked on the Financial Services Register, the firm reference number for Sutton Winson Limited is 310883.

We recommend that you read both these Terms and Conditions and the Privacy policy of this site before using the services offered.

Please note that we provide access to other websites that will have their own Terms and Conditions and Privacy policies. For ease of reference these are currently include:

- Travel
- Data Protection
- Motor Insurers Bureau
- Financial Conduct Authority

## 2. Conditions of Use

By using this website, you agree to the Conditions of Use and you agree to the use of your personal data in accordance with the terms of the website's Privacy Policy. Please read the following Conditions of Use and Privacy Policy carefully.

This website belongs to Sutton Winson Limited.

## 3. Jurisdiction and Eligibility

Unless otherwise specified, the products and services described in this website are available and directed to UK residents only. The products are only available to UK residents. Consequently policies will be invalid and claims not settled where it transpires the policyholder is not an employee or pensioner as defined in our eligibility page.

## 4. Quotation / Policy Acceptance

All quotations and information given on this website are done so as an invitation to treat. By proceeding with a quotation or purchasing online you are making an offer to buy our products and/or services. We reserve the right to refuse to accept your offer and may choose not to provide insurance cover if you fail to meet our required criteria in any way. You should not assume that you are covered under our insurance policies until you have received formal written confirmation from us.

All quotations offered via this website are valid for a maximum of 30 days.

All policies are at all times subject to acceptance by our underwriters and no insurance cover shall be deemed to be in place until accepted in writing by Sutton Winson Limited, and the appropriate premium received.

## 5. Law Applicable

The Conditions of Use and the Privacy Policy applicable to this site and will be governed by and construed in accordance with English Law. Any disputes arising in relation to these Conditions of Use will be subject to the exclusive jurisdiction of the English courts. If any of the Terms & Conditions or Conditions of Use shall be unlawful, void or for any purpose unenforceable the particular provision shall be deemed severable and shall not affect the validity and enforceability of the remaining Terms & Conditions.

## 6. Alterations

Sutton Winson Limited reserves the right at anytime without notice to revise the contents of this site including these Terms & Conditions. Any changes to these conditions will be posted on this site and by continuing to use this site following any such change you will signify that you agree to be bound by the revised conditions.

## **7. Legal Exclusions & Limitations**

Sutton Winson Limited takes care to ensure that the information contained in this website is accurate and up-to-date; it makes no representations or warranties about the accuracy, completeness, reliability or suitability for any purpose of the information and related graphics published in this site which may contain technical inaccuracies and typographical errors. Sutton Winson Limited is not providing any legal, accounting or other professional advice or opinion on specific facts or matters, and neither it nor any of its committee members, employees or agents will be liable for damages arising out of or in connection with the use of this site or the information in it. This is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation), compensatory, direct, indirect or consequential damages, loss of data, income or profit, loss of or damage to property and third party claims, save that nothing shall exclude or restrict liability for death or personal injury resulting from the negligence of Sutton Winson Limited, its directors, employees or agents.

## **8. Use of Your information**

By using this website, you agree to the use of your personal data in accordance with the terms of the Privacy Policy.

## **9. Copyright**

All design, text, graphics and the selection or arrangement thereof are the copyright of Sutton Winson Limited or third parties. Permission is granted to copy electronically and print in hard copy, portions of this site solely for the purpose of using the site to seek a quotation. Any other use of materials on this site (including reproduction for purposes other than those noted above, any alteration, modification, distribution or republication) without the prior written permission of Sutton Winson Limited, is strictly prohibited.

## **10. Trade Marks**

Sutton Winson Limited is the owner of the various Sutton Winson Limited trade marks and images contained in this site. All other trade marks, product names and company names or logos displayed on the site are the property of their respective owners. No permission is given by Sutton Winson Limited or the other respective owners in respect of the use of any such trade marks, images, product names, company names, logos or titles and such use may constitute an infringement of the holder's rights.

## **11. Force Majeure**

Sutton Winson Limited shall not be liable to you for any breach of these Conditions of Use or any failure to provide or delay in it providing its services through this site resulting from any event or circumstance beyond its reasonable control including, without limitation, strikes, lockouts and other industrial disputes, breakdown of systems or network access, fire, explosion, accident, insurrection and war.

## **12. Links to other Sites**

In this website certain links, including hypertext links, will lead you to websites or pages that are not under the control of Sutton Winson Limited. These links are provided for your information and convenience and the inclusion of any link does not imply endorsement by Sutton Winson Limited in any way of the site to which a particular link leads. Sutton Winson Limited has no control over and will accept no liability or responsibility in respect of the material on any other websites.

## **13. Content and Product Information**

The information and descriptions provided are not intended to be complete descriptions of all terms, conditions and exclusions applicable to the products featured. The precise coverage afforded by our product providers is subject to the terms, conditions and exclusions of the policies as issued. The Policy Wordings, Features and Benefits and Key exclusions shown on this website may be varied dependant on the information you supply us with. We will tell you what the variations are when we contact you, either by phone or in writing, prior to you taking out a policy.

## **14. Ownership of Website**

This website belongs to Sutton Winson Limited.

## **15. Telephone calls**

Telephone calls are recorded for monitoring and quality control purposes. By using such communication methods you are consenting to the recording or monitoring of same.



INSURANCE BROKERS & RISK MANAGERS