



## **Pikl Website Terms of Use**

When you access this website these website terms of use will apply in respect of our services. We recommend that you read our terms of business carefully and that you print out a copy for your records.

### **Disclaimer**

The Pikl website ("**website**") and its contents are subject to the following terms and conditions of use ("**terms of use**"). By accessing the Pikl website you confirm that you have read, understood and accept these website terms of use.

In these website terms of use, "**we**", "**us**" and "**our**" means Pikl Insurance Services Limited and "**you**" and "**your**" means you, the website user.

### **Company Information**

The website is made available to you by Pikl.

Pikl Insurance Services are a privately-owned insurance intermediary whose registered address is at First Floor, 13-15 St Georges Street, Norwich, NR3 1AB with company registration number 10449346.

Pikl Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA) and our FCA registered number is 773457. You can check our registration on the FCA's register by visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register)

We offer an online quotation service and an online cover service for insurance by means of the website. The types of insurance products featured on the website are arranged and administered by, or on behalf of, Pikl Insurance Services Limited. We reserve the right to change without notice the Insurer(s) used in connection with the website.

### **Use of the website and Copyright**

By using this website, you agree and acknowledge that the copyright in the website together with all its contents including but not limited to content, designs, illustrations, graphics, text, video, auditory, documents and other intellectual property, belongs to Pikl Insurance Services Limited. You may only use the website for your own private use and may not use it for commercial purposes.

You are permitted to display, retrieve, download and print content from the website for your own personal non-commercial and non-professional use, however you may not otherwise transfer, copy, distribute, transmit, modify, upload, publish, post or reproduce the content of the website in whole or part without prior written consent from Pikl Insurance Services Limited.

Entry to, or interference with, the website, with intent to corrupt, damage or deny service from the website, or for any other commercial benefit, shall be taken seriously. As such we shall take such action as is reasonably necessary to protect our website from any such activities in order to protect the website and our intellectual property rights.

### **Trademarks**

The names Pikl Insurance Services Limited and any other images, logos, icons and trademarks of Pikl Insurance Services Limited which may be featured on the website are the proprietary marks of Pikl Insurance Services Limited. The names, images, logos and icons of third party companies, products or services featured on the website are or may be the trademarks of their respective owners.

Unless otherwise agreed in writing with us, nothing on the website shall be deemed to confer on you any licence or right to use any featured name, image, logo or trademark and any such use may constitute an infringement of our, or a relevant third parties, rights as owner.



### **Access and availability of our website**

This website including the content, information, products and services have been provided for users who can access the website from and are residents of the United Kingdom. You must not use this website or its contents in any countries where it is prohibited, restricted or if doing so would be in breach of any local laws, statutory requirements, regulations and customs where relevant.

This website is supplied on an “as is” basis and whilst we aim to provide the website 24 hours a day 365 days a year, it is not always possible to provide error free and uninterrupted service at all times. We do not therefore warrant that you will always have access to the website. Additionally, we do not warrant that use of the website or any content downloaded from the website will not cause damage to any property including but not limited to loss of data, corruption or infection by computer virus

### **Accuracy of our information**

Pikl have taken reasonable care to ensure that the information and content made available on the website is accurate and up to date, however we give no warranty and make no representation regarding the reliability, completeness and accuracy of the information and will not accept any liability for any errors or omissions.

Some of the information and content that is made available on the website has been provided by third parties and by using the website you agree that neither we or our suppliers have control over the accuracy of such third-party information and will not accept any liability for any errors or omissions.

### **Reliance on information**

There may be commentary, content, information and other materials which are posted onto our website which are not intended to amount to advice on which reliance should be placed.

As such we therefore disclaim all liability and responsibility which may arise from any reliance being placed on such information by any user of our website or by anyone who may have been informed of such information.

### **Use of personal information**

By using the website, you acknowledge and agree to our privacy policy which also forms part of these website terms of use. You understand and agree that any personal information (including sensitive information) you provide through your use of the website will be dealt with in accordance with our privacy policy.

### **External links to and from the website**

Our website may contain hypertext links to other website and webpages which are not owned, operated, managed or maintained by us (“**third party websites**”). We have included these hypertext links on our website because we hope they might be of interest to you, however when you use these links you must take note that you will be leaving our website and as such will become subject to the terms and conditions of the website into which you are redirected. Equally, if you have been brought to our website by a hypertext link from another website then you will be subject to the terms of this website term of use. Such hypertext links between third party website are provided for your convenience, however we do not endorse or accept responsibility in any way for the availability of such links or content. In addition, we do not make any recommendation, advertisement, or promotion of any products and services on such third party websites nor are we liable for any loss or damage from your use of third party websites.

### **Email communications**

It is not possible for emails and messages which are sent through the internet to be guaranteed to be secure and free from interception. As such please do not send us sensitive or confidential information or communication using this medium. We do not accept responsibility to any emails or messages sent



to us over the internet and will not be liable for any loss or damaged as a result of using this medium. We are not able to provide insurance quotations or cover using email and messages.

### **Policy documentation and information**

If you decide to use and or purchase one of our services you will be taken through to our secure customer portal part of the website (recognisable by "https:" in the address bar of your browser) where you will be asked to set up a personal account. It is within this account that your will have access to your online documentation, information, policy terms, terms and conditions, legal information and personal settings and other such information that we make available from time to time.

### **Amendments to the website terms and conditions**

This website will always display the current version of the website terms and conditions, however from time to time we may update and or amend the website terms and conditions and website content without informing you in advance. By continuing to use this website you acknowledge and agree that you accept such updates and or amendments and use of content. As such we suggest that you review these website terms and conditions regularly.

### **Governing law and jurisdiction**

These website terms of use are governed by the law of England and Wales and subject to the jurisdiction of the courts of England and Wales.

### **Limitation of liability**

As specified in this website terms of use, we shall not be liable for any loss or damage, liabilities, expenses and costs whatsoever, whether direct, indirect, special, consequential or otherwise in connection with or arising out of: use of the website, use of website content, availability of the website in whole or part, errors, changes, amendments to the website.

Nothing in these website terms of use restricts or excludes our liability to you for death or personal injury caused by our negligence, or to the extent liability arises as a direct result of our fraud or wilful default.