

# Website Terms of Use

Access and use of this website ("Website") and its content is subject to the following terms and conditions of use ("Website Terms of Use"). By accessing the 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 Plum Underwriting Limited trading as GoldPark and "you" and "your" means you, the Website user. This site does not constitute any form of advice or recommendation.

# Governing Law and jurisdiction

These Website Terms of Use shall be governed by, and construed in accordance with, English or Welsh Law. Any disputes arising from this site shall be dealt with by the English or Welsh courts. Under UK Law you have a free choice of Law, but in the absence of any further written agreement English or Welsh Law will apply.

#### **Email communications**

Messages sent over the internet cannot be guaranteed to be completely secure and may be subject to possible interception by third parties. For these reasons, please do not use email to send us communications that contain confidential information. We are not responsible for any messages sent over the internet and will not be liable to you or anyone else for any loss suffered in connection with any message sent over the internet.

# **Telephone calls**

Telephone calls will be monitored or recorded in order to comply with record keeping requirements, to ensure a consistent quality of service.

# Website access and availability

Any online services and information we provide to you at your request will be in respect of insurance policies, which are subject to English law. You must not use the Website or its content in countries where you are restricted or prohibited from doing so by local laws, regulations, codes and/or customs.

The Website is provided on an "as is" and "as available" basis and, whilst we have taken care in the preparation of the Website, we do not warrant that you will always have access to the Website (in whole or in part) or that access to the Website will be uninterrupted or error-free at all times. In addition, we do not warrant that your use of the Website or any material downloaded from it will not cause damage to any property, including, but not limited to, loss of data or computer virus infection.

# Accuracy of information

Whilst we have taken all reasonable steps to ensure that the information published on the Website is accurate and up to date, we give no warranty and make no representation regarding the reliability, accuracy and completeness of the information on the Website and we accept no liability for any errors or omissions or negligence committed by you. Certain information on the Website may be provided by third parties and you acknowledge and agree that neither we nor our suppliers have any control over the accuracy or completeness of such third party information.

# Copyright and use of website

You acknowledge that the copyright in the Website and its entire content (including, but not limited to, design, graphical, auditory and text arrangements, database rights and other intellectual property rights) belongs to Plum Underwriting Limited or their related, affiliated or subsidiary companies.

You may only use the Website for your own private non-professional use and not for commercial purposes. You may display, retrieve, print, copy or download the content of the Website in whole or in part for your personal use only. You may not otherwise transfer, copy, distribute, upload, transmit, modify, publish or reproduce the content of the Website in whole or in part in any material form without prior written consent from Plum Underwriting Limited or their related, affiliated or subsidiary companies.

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 and we shall take such action as is necessary to protect the Website from any such activities in order to protect our intellectual property rights.

# Trademarks

The names GoldPark, and Plum Underwriting Limited and any other images, logos, icons and trademarks of Plum Underwriting Limited are the proprietary marks of Plum Underwriting 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.

#### Use of your personal information

In using the Website you agree to be bound by our Privacy Policy which forms part of these Website Terms of Use and 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. To access our Privacy Policy please click on the 'Privacy policy' link provided on every page of the Website.

#### Limitation of liability

As specified in these Website Terms of Use, we shall not be liable for any losses, damages, costs, claims, expenses or liabilities whatsoever (whether direct, indirect, special, consequential or otherwise) arising out of or in connection with:

- The content of the Website
- Any unavailability of the Website or certain areas of the Website
- Any amendments or changes to the Website or its content, and
- Your use of the Website otherwise than in accordance with these Website Terms of Use.

GoldPark Carlson House, Bradfield Road Wix, CO11 2SP

Plum Underwriting Limited, trading as GoldPark, is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number 309166

#### External links to and from the website

Some pages on the Website may contain hypertext links to websites not operated or maintained by us which we hope will be of interest to you. You are reminded that when you enter Third Party Websites by means of hypertext links from the Website you will leave the Website and will be subject to the terms and conditions and privacy policies of those Third Party Websites. Similarly, if you enter the Website by means of hypertext links from Third Party Websites you will be subject to these Website Terms of Use.

Hypertext links to Third Party Websites are provided for your convenience only. You acknowledge and agree that we do not endorse and are not responsible in any way for the availability of, information or content displayed on, or software downloaded from, such Third Party Websites (including, without limitation, any advertisements about investment products and services) and we do not endorse or make any recommendation about products and services that are advertised or promoted on such Third Party Websites. We are not liable for any loss or damage which may arise from your use of any Third Party Websites.

#### Amendments to website terms and conditions

We reserve the right to amend these Website Terms of Use without prior agreement from you. By using, and continuing to use, the Website you acknowledge that you accept any such amendments or updates and so we recommend that you review these Website Terms of Use and the content of the Website regularly.

#### Company information

GoldPark is a trading name of Plum Underwriting Limited which is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 309166

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