

Legal Notice

Terms and Conditions

General terms and conditions for use of the Bell & Clements Limited website.

General terms and conditions

This website is provided for your information by Bell & Clements Limited of 55 King William Street, London, EC4R 9AD. These are the general terms and conditions that govern your use of the Website.

Please read these terms and conditions carefully.

If you continue to use the Website you are agreeing to comply with and be bound by the terms and conditions and the disclaimer in this Legal Notice. The terms 'you' and 'your' refer to the user or viewer of the website. The terms 'we', 'our' and 'us' refer to Bell & Clements Limited.

We may change and update these terms and conditions from time to time. It remains your responsibility to access and check these terms and conditions whenever you access the website. The latest version of these terms and conditions will govern any future usage by you of the website.

Statutory information

Bell & Clements Limited is registered in England & Wales under Company Number 1695841 with its Registered Office at 55 King William Street, London, EC4R 9AD.

Regulatory information

Bell & Clements Limited is authorised and regulated by the United Kingdom Financial Conduct Authority. Our Firm reference Number is 311461. You can check this on the Financial Conduct Authority's Register by visiting their website <https://register.fca.org.uk> or by contacting the Financial Conduct Authority on 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.

Your responsibilities

You are wholly responsible for the use of the website by any person using your terminal or point of access and are responsible for ensuring that any such person also fully complies with these terms and conditions.

Use of the website

You agree to use the website in a manner consistent with any and all applicable laws and regulations in the country in which you access the website. The website is not intended for viewers in any other jurisdiction or country where local laws and/or restrictions prohibit any of the activities transacted by the website.

Your personal information

Usage of your personal information is governed by our Privacy Notice, which is available on a separate page on the website.

Applicable law

You agree that we may sub-contract the performance of any of our obligations or may assign these terms and conditions or any of our rights or obligations without giving you notice. These terms and conditions shall be governed and interpreted in accordance with English law, and you consent to the exclusive jurisdiction of the English courts.

Licensing information

This Website contains general information on Bell & Clements Limited and its products and services and the website and its contents are not intended to constitute investment or other advice (nor any solicitation to participate in investment or other business) in any country in the world. Certain products and services described on the website are not available to all users due to insurance regulatory restrictions.

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Other websites

The website contains links to other third party websites and you may have linked to the website from another website. We are not responsible for the privacy policies or the content of such websites. You should check the terms and policies applicable to each such website.

For Insurance Customers

Personal Data provided in connection with insurance will be used and processed in line with our Privacy Notice. A copy of this is available on a separate page on the website or one can be requested from Bell & Clements Limited at any time.

For Users of this website

We may use your IP address to monitor and analyse how this website is being used. Individuals are not identified and we do not use cookies for research. We will not disclose without your consent any personal information we collect about you when you visit this website to a third party outside our parent company, Münchener Rückversicherungs Gesellschaft AG (Munich Re) and its subsidiary companies.

Disclosing your information

We will not disclose your personal information to any other party other than in accordance with these terms and conditions and in the circumstances detailed below:

- To the buyer in the event that we sell any or all of our business
- Where we are legally required by law to disclose your personal information
- To further fraud protection and reduce the risk of fraud

Disclaimer

Introduction

The information, including any financial information, on this website is provided for information purposes only and none of the information on this website constitutes an offer to contract. We reserve the right to add, modify or delete information on this site at any time. We reserve the right to modify these terms at any time and without prior notice so you should rely on the most up to date version of these terms.

Availability

We will endeavour to ensure that this site is accessible for 24 hours a day. However, we will not be liable if, for any reason, the site is unavailable at any time or for any period. Access to this site may be suspended temporarily or permanently by us, without notice for routine or emergency updates and maintenance. We will not be liable for loss of use, profits or data or any indirect, special or consequential damages or losses in contract, negligence or tort including any losses relating to your use of, reliance upon or inability to use the website for any reason.

Accuracy and validity of information

Material and documents contained on this site are provided for information purposes only. Though we use reasonable endeavours to ensure that the website remains accurate and up to date, it is supplied on an 'as is' basis and accordingly we do not accept any liability for any errors and omissions. The website may also contain hypertext links to websites operated by third parties. These links are provided for information and convenience and any link does not imply an endorsement by us in any way of the third party site. We accept no responsibility for the operation and content of third party websites. No one may link into this site without our prior written consent. We cannot warrant that this site is free of viruses or technical defects of any description and we will not be responsible for any technical problems arising from the use of this website.

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Non UK visitors

If you are visiting the website from outside the UK your visit will necessarily result in the transfer of information across international borders. By visiting this site and communicating electronically with us you are consenting to these transfers.

Contact

Please do not hesitate to contact us regarding any matter relating to this website:

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