

## **Disclaimer**

Visitors to our website should read the Terms of Use before using our website. The Terms of Use together with our Privacy & Cookie Policy tell you the conditions on which you may make use of the website [www.fwecroweinsurance.com](http://www.fwecroweinsurance.com).

By using this website, you agree to these Terms of Use, Privacy & Cookie Policy and you agree to abide by them.

## **About us**

We are Alison Crowe & David Rafferty t/a F.W.E. Crowe Insurance. We are regulated by The Central Bank of Ireland. Our registered office is at Montford House, Cavan Road, Cootehill, Co. Cavan.

## **Access to our website**

We reserve the right to withdraw or amend the service we provide on our Website without notice. We will not be liable if for any reason our Website is unavailable at any time or for any period.

From time to time, we may without liability restrict access to some parts of our Website, or our entire Website.

If you choose, or you are provided with, a user identification code, password or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to, or permit its use by, any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these Terms of Use.

You are responsible for making all arrangements necessary for you to have access to our Website. You are also responsible for ensuring that all persons who access our Website through your internet connection are aware of these terms, and that they comply with them.

## **Intellectual Property**

All intellectual property rights in the Website are reserved. You may not use our website or any of the content for any other purpose whatsoever without our express written permission.

## **Your information and your visits to our website**

You may complete forms or obtain an online quotation which requires you to disclose information. By using this website, you consent to us processing such data and you warrant that all data provided by you is complete and accurate.

## **Linking to our website**

You may link to our home page, provided you do so in a way that is fair and in accordance with your local law and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association. You must not establish a link from any website that is not owned by you.

Our Website must not be framed on any other site, nor may you create a link to any part of our Website other than the home page. We reserve the right to withdraw linking permission without notice.

## **Links to other websites & content of our website**

We may provide links to other websites. If you use these links, you leave the Website. We do not control and are not responsible for these websites or their

content, accuracy or availability. We therefore do not endorse or make any representations about them, or any material found there, or any results that may be obtained from using them. Prior to using the services provided by other websites you should always read the relevant "Terms of Use" governing those websites.

We are not liable or responsible for any third party content uploaded to the Website. Third party content includes, for example, comments posted by users in response to our blog posts. Commentary and other materials posted on our Website are not intended to amount to advice on which reliance should be placed and are for information purposes only. We are not responsible, or liable to any third party, for the content or accuracy of any materials posted by you or any other user of our site.

### **Liability**

The information contained on the Website is for information purposes only and does not constitute advice, nor does it constitute an offer to provide services. We are providing this Website on an "as is" basis and make no representations or warranties of any kind with respect to this Website or its contents and we disclaim all such representations and warranties. You should check any information on the website and use your own judgment before doing or not doing anything on the basis of what you see.

We exclude all liability and responsibility for any amount or kind of loss or damage that may result to you or a third party including, without limitation, any direct, indirect, punitive or consequential loss or damages, any loss of income, profits, goodwill, data, contracts, use of money, or loss or damages arising from or connected in any way to business interruption, and in each case whether in tort (including, without limitation, negligence and negligent misrepresentation), contract or otherwise in connection with:

the use, inability to use or the results of use of this Website or any third party websites linked to this Website, or the material on this Website or any third party websites linked to this Website, including but not limited to loss or damage due to viruses that may infect your computer equipment, software, data or other property on account of your access to, use of, or browsing this Website or any third party websites linked to this Website; or your downloading of any material from this Website or any third party websites linked to this website.

### **Entire agreement**

This Terms of Use, together with the Privacy and Cookie Policy, constitutes the entire agreement between you and us, and supersedes and extinguishes all previous Terms of Use, agreements, arrangements and understandings between us, whether written or oral, relating to its subject matter.

You acknowledge that, in agreeing to these Terms of Use, you have not relied on any statement, representation, assurance or warranty (whether made negligently or innocently) other than those expressly set out in these Terms of Use.

You agree that you shall have no remedies in respect of any representation or warranty (made innocently or negligently) that is not set out in these Terms of Use. You shall not have any claim for innocent or negligent misrepresentation based upon any statement in these Terms of Use.

### **Governing Law**

These Terms of Use and your use of the Website shall be governed by and construed in accordance with the laws of Ireland and any disputes arising out of or in

connection with these Terms of Use or your use of the Website shall be subject to the exclusive jurisdiction of the courts of Ireland.

### **Global restrictions**

We make no representation that the content of the Website is appropriate for use in all locations, nor that products or services discussed at the Website are available for sale or use in all jurisdictions. Those who access the Website do so on their own initiative and are responsible for compliance with applicable local laws or regulations. The Website is designed for use by clients domiciled in and operating primarily from Ireland and other users of the Website may not necessarily be able to deal directly with all entities that have materials on the Website.

### **Changes**

Any changes we may make to our Terms of Use or Privacy and Cookie Policy in the future will be posted on this page and, where appropriate and reasonable for us to do so, notified to you by email. This may include (without limitation) changes to how we use your data.

### **Severability**

If any part of these Terms of Use is found by a Court of competent jurisdiction or other competent authority to be invalid unlawful or unenforceable then such part will be severed from the remainder of these Terms of Use and the remaining Terms of Use will continue to be valid and enforceable to the fullest extent permitted by law.

### **Contact details**

Questions, comments and requests regarding these Terms of Use or the Privacy and Cookie Policy should be addressed to [info@fwecroweinsurance.com](mailto:info@fwecroweinsurance.com)

Last Updated: 23<sup>rd</sup> May 2018