

**These terms and conditions apply to the provision to you, your employer or the person or organisation you represent ('You' / 'Your' / 'Yourself'), as applicable, the user, by Cranbrook Underwriting ('Cranbrook', 'We', 'Us', 'Our'), of this website, and the use by You of the website. It is important that You read these terms and conditions carefully. By using this website You are deemed to have accepted these terms and conditions in their entirety and You agree to use the website in accordance with them.**

We may revise these terms and conditions by updating this posting. Any such modifications shall become effective immediately.

Due to the nature of the Internet and Our need to undertake website maintenance, We cannot guarantee to provide and maintain the website continuously and without interruption and faults.

By registering Your details with Cranbrook, You are giving Your explicit consent to the processing of personal data which You provide to Us, including any sensitive personal data as defined in the Data Protection Act 1998. Details of Our privacy policy are available below.

You accept and acknowledge that the intellectual property in the website is owned by Cranbrook. You will not remove in whole or in part any trade marks, copyright and other proprietary notices contained in or appearing on any material You download and/or print from the website.

You recognise that the Internet is accessible to anyone with the appropriate technical capability and as such it is impossible to protect totally against abuse of the website by third parties, including the introduction of a virus, worm, Trojan or other malicious software ('Malicious Software') onto the website. You acknowledge that it is Your responsibility to satisfy Yourself that Your own information technology is protected against Malicious Software.

You are responsible in all respects for the content of the material You place on the website about Yourself and Your insurance requirements, and You warrant, represent and undertake to Us that the information You supply to Us shall be accurate, complete, true and up to date.

You may use this website for viewing or requesting information We may publish from time to time regarding Our business and other services available.

You are responsible for checking whether any policy wording contained on the website is suitable for You.

No information We provide through the website shall be binding on Us. You acknowledge that reliance on any information or other material posted on the website is entirely at Your own risk. You should check all information directly with Us and should not rely on any material contained on the website as a statement, representation of fact or warranty.

As far as permitted by law, We shall not be liable for any loss, howsoever arising and whether or not as a result of negligence, whether direct or consequential, arising out of or in connection with this website. All warranties, undertakings, conditions and terms, express or implied, whether by common law, statute, custom, trade usage, course of dealings or otherwise (including

without limitation as to quality, fitness for purpose, performance or suitability for purpose) in respect of the website are hereby excluded to the fullest extent permitted by law.

Nothing in these terms and conditions shall exclude Our liability to You for fraudulent misrepresentation by Us or Our employees or for death or personal injury resulting from Our negligence or that of Our employees.

These terms and conditions represent the entire agreement in relation to the subject matter of these terms and conditions between Us and supersede all other agreements and representations made by either party whether oral or written.

These terms and conditions shall be governed by and construed and interpreted in accordance with English law and the parties hereby submit to the exclusive jurisdiction of the English Courts.

Links to external websites, from this website, have been clearly labelled. You are responsible for checking the terms of use, privacy statement and disclaimer of any external website. Any use of such links is at Your own risk and Cranbrook disclaims responsibility for their contents. You recognise that Cranbrook does not control such websites and does not endorse the material available from them; a link does not imply any association with the operator of a website.

#### **Privacy Policy**

Cranbrook Underwriting ('Cranbrook', 'We', 'Us', 'Our') takes the privacy of you, your employer or the person or organisation you represent ('You' / 'Your' / 'Yourself'), as applicable very seriously. Please read the following policy in order to understand how We will treat Your personal information when You use Our extranet.

#### **The Information We Collect**

In order to provide You with the best Internet experience We can, We collect certain personal information about You. When You register on this extranet, We will store Your email address together with any other information You may provide as part of the personalisation process. When You purchase anything via the site, enquire about Our services, or use Our services, We may need to collect information about You to process Your enquiry or the transaction and fulfil Your order or requirements. This information may include, but is not limited to, details such as Your name, Your address and Your credit card details. When You view Our site by linking from another web page We may store the name of that web page for the purposes of internal administration.

#### **What do We do with Personal Information?**

Cranbrook uses Your personal information to provide You with the best online experience possible, to provide You with a personalised service and to give You details of related services / offers which We think will be of interest to You. We may also use the information to process any transactions and enquiries You undertake with Us and for internal administration and analysis. We disclose Your information to third parties outside Cranbrook only for the purpose of obtaining professional advice, providing the above services to You and for the purposes of associated administration. We do not sell, rent or trade Your personal information to third parties outside the Group for marketing purposes.

## Data Protection in the UK

Cranbrook takes its obligations under the Data Protection Act seriously and has adopted measures to ensure compliance with each of the 8 principles, including the fair processing and security of personal information. We may hold and use personal information, including sensitive information (which may include matters such as medical details and criminal convictions) about Our clients, potential clients and other individuals in order to provide You with a personalised service in the form of insurance renewal information or quotes, insurance advice, risk management advice, claims handling and related matters.

We may use personal information to process any transactions You undertake with Us and for internal administration and analysis. We will disclose personal information to third parties outside Cranbrook only where permitted or required by law, where required for the prevention of fraud, where You have given Your consent in advance or when it is necessary, such as for the purposes of obtaining professional advice, providing the above services to You and for associated administration.

We may use Your personal information to contact You from time to time by post, phone, fax or email with details about other related products or services offered by Cranbrook which We think will be of interest to You, whether in a personal or a business sense. We will not sell, rent or trade Your personal information to third parties outside Cranbrook for marketing purposes. If You would prefer not to be contacted about other products or services offered by Cranbrook then please write to the Data Protection Officer at Cranbrook, 1 Minster Court, London EC3R 7AA. From time to time in the ordinary course of Our trading activities, we may sell or otherwise transfer parts of Cranbrook's business, at which time You would be notified as appropriate.

Cranbrook's purposes for holding personal information, and a general description of the categories of people and organisations to whom We may disclose it, are listed in the Data Protection Register. You may inspect this or obtain a copy from the Information Commissioners Office at <https://ico.org.uk/> or Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Under the terms of the Data Protection Act 1998 individuals may request a copy of the personal details which Cranbrook holds about them. In accordance with the Act a reasonable administration fee will be charged for providing this information.

Calls to Cranbrook may be monitored and recorded for quality assurance purposes.

## Consent

By disclosing Your personal information to Us using this extranet or in any other manner, You consent to the collection, storage and processing of such information by Cranbrook in the manner set out in this Privacy Policy.

## Contact Us

If You still have any concerns about privacy or security, please contact us.

## Regulation

Cranbrook Underwriting Limited is an Appointed Representative of Chesterfield Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Cranbrook Underwriting Limited is registered in England No. 4286691. Registered Office: 1

Minster Court, London EC3R 7AA. Cranbrook is a trading name of Cranbrook Underwriting Limited. Calls may be monitored and recorded for quality assurance purposes.

## Disclaimer

Cranbrook Underwriting Limited takes great care to ensure the information appearing on this site is accurate and up-to-date. However, errors and omissions can occasionally occur and the user should not take the accuracy of the information for granted but should check directly with Cranbrook Underwriting Limited.

None of the material contained in this site is to be relied upon as a statement or representation of fact. Cranbrook has no control over the use to which the information may be put by the user and accordingly shall not be liable for any loss of profits or contracts or any indirect or consequential loss or damage arising out of, or in connection with, the use of such information. The statutory rights of a client dealing with Cranbrook as a consumer shall remain unaffected.