

Ageas Terms & Conditions

Our site terms and conditions

When you access or use our website and the products and services available on it, you're agreeing to the following terms and conditions, so please read them carefully before you use our website.

By accessing our website, you agree to follow the terms and conditions and disclaimers below. Just so you know, we may update our terms and conditions from time to time, plus any material and content provided in the pages may be changed at any time and without notice. With this in mind, you should check this page regularly for updated terms and conditions. The bottom of this page will always show the date of the last update.

Using our website

Our website is intended for personal, non-commercial use by residents of the United Kingdom only. We can't guarantee that the website or the information on it complies with the laws of, or is appropriate for, use in other territories. If any person uses your computer to access our website, you are wholly responsible and must make sure they comply with these terms and conditions. This website is designed to be entered from the home page. If you access it through another website, you may not see important information, which is relevant to the products or services being offered. Before purchasing any products or services on this website, you'll be directed to certain pages, which contain additional product, regulatory, or legal information. You're advised to read these pages and if you have any questions, please contact us using the details below.

Availability

We take all reasonable steps to make sure this website is always available, but there may be times when it's not available. This may be for maintenance reasons, or for alterations to the website, or for other reasons beyond our control. We aren't responsible if the website is unavailable to you.

Our products and services

The information and content on this website doesn't constitute an offer by us to sell products and services to anyone who wishes to purchase. We retain the right to accept or reject any request to purchase the products or services on this website, and that any purchase will be subject to the terms and conditions and disclaimers of that product or service. The complete description of all terms, conditions, and exclusions relating to our products and services are in our Terms of Business Agreement policy booklet or other documents issued with the products available on this website.

In the event of any contradiction between these website terms and conditions of use and the specific product or service terms and conditions, the latter shall prevail. Complete details will always be included in your schedule of cover, policy documents and/or conditions of purchase issued to you. It's your responsibility to make sure you have sufficient funds to cover the cost of any product or service that you purchase.

Viruses, hacking and other offences

You mustn't misuse our website by knowingly introducing viruses, trojans, worms, logic bombs or other material, which is malicious or technologically harmful. You mustn't attempt to gain unauthorised access to our website, the server on which our website is stored, or any server, computer or database connected to our website. In addition, you mustn't attack our website via a denial-of-service attack or a distributed denial-of service attack.

By breaching this provision, you'd commit a criminal offence under the Computer Misuse Act 1990. We'll report any such breach to the relevant law enforcement authorities and we'll co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our website will end immediately.

The following clauses exclude or limit our legal liability. Please read them carefully.

If we provide you with an insurance quotation through the website, this will be based on the information you've given to us. It's your responsibility to take care when you give us complete and accurate information when you take out your insurance policy, throughout the life of your policy and when you renew your insurance policy. Failure to supply accurate and complete information may mean your policy is invalid and it will not operate in the event of a claim.

Nothing in these terms in any way excludes or limits our liability for negligence causing death or personal injury or for fraudulent misrepresentation. We're responsible to you for any losses you suffer to the extent that they've been caused by your reliance on any errors or omissions in our website where we've been negligent in failing to correct any such errors or omissions. While we've taken reasonable steps to ensure the accuracy, currency, correctness and completeness of the information contained on the website, we don't check, review, monitor, verify or endorse any information, content, material or data collected from or provided by third parties, which is displayed on or is otherwise available from this website or any third party websites you can access from this website. We're not responsible for any loss, damage or injury you may suffer or incur in connection with such information, content, material or data. It's your responsibility to check any information, content, material or data is accurate, current, correct and complete.

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We're not responsible to you for any losses or damage you may suffer caused by any distributed denial-of-service attack, or any viruses, trojans, worms, logic bombs or other material, which is malicious or technologically harmful and which may infect, contaminate or damage your computer equipment or computer programs, or cause damage to software or damage to or loss of data unless caused by our negligence. You should make sure you use appropriate virus-checking software.

Internet email

Messages sent over the Internet aren't guaranteed to be completely secure, as they're subject to possible interception, alteration or loss. We aren't responsible for them and won't be liable to you or anyone else for any damages or otherwise in connection with any message sent by you to us or any message sent by us to you over the Internet.

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Governing law

These terms and conditions are governed by English law and you and we both agree to submit to the non-exclusive jurisdiction of the English courts.