

## Legal Information, Disclaimer and Copyright

V-Insurance Group is an authorised insurance broker and is regulated by the [Financial Services Authority](#).

### Disclaimer

THE MATERIAL AND INFORMATION IN THIS SITE AND IN THE SITES OF OTHER V-INSURANCE GROUP ENTITIES ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED. V-INSURANCE GROUP DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. V-INSURANCE GROUP DOES NOT REPRESENT OR WARRANT THAT ANY OF THE INFORMATION PRESENTED ON ITS WEB PAGES, THIS WEBSITE OR ON THE INTERNET GENERALLY, WILL BE UNINTERRUPTED OR ERROR FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THIS WEBSITE OR THE SERVER FROM WHICH IT IS ACCESSED ARE FREE FROM VIRUSES, WORMS, TROJAN HORSES OR OTHER HARMFUL COMPONENTS.

In no event shall V-Insurance Group be liable for any cost or direct, indirect, special, incidental or consequential damages arising out of or in connection with the use of, or the inability to use this website. It is your responsibility to evaluate the accuracy, completeness and usefulness of any opinions, advice, services or other information provided. All information contained on any page set up by V-Insurance Group is distributed with the understanding that the authors, publishers and distributors are not rendering legal, accounting or other professional advice or opinions on specific facts or matters and accordingly assume no liability whatsoever in connection with its use. Consult your own legal or tax advisor with respect to your personal situation.

### Intellectual Property

Unless otherwise noted, the graphic images, button, layout, and text contained in this web site and in other V-Insurance Group sites are the exclusive property of V-Insurance Group or used with permission and may not be copied or distributed, in whole or in part, without the express written consent of V-Insurance Group. Permission is granted to print copies of V-Insurance Group web pages, and to display and use these web pages with a computer solely for personal use.

### Hyperlinks

V-Insurance Group can not guarantee that the hyperlinks, pointer or other linking functions (hyperlinks) set out on the sites will be accurate at the time of your access. Moreover, the sites pointed at by hyperlinks are developed and possibly maintained by persons over whom V-Insurance Group has no control. We cannot and do not monitor the sites linked to our pages on the Internet. Accordingly, V-Insurance Group assumes no responsibility for the content of any sites referenced to by any hyperlink or otherwise. V-Insurance Group believes that making hyperlinks available to publicly accessible web pages and newsgroups is legally permissible and consistent with the common, customary expectations of those who make use of the Internet. You may not provide hyperlinks to this website without prior written consent of V-Insurance Group.

### Data Protection

V-Insurance Group is committed to respecting the privacy of your personal information and considering current technology, has taken all reasonable measures to do so. V-Insurance Group is not obligated to monitor any transmission made through the respective web pages and newsgroups. However, Willis has the right, but not the obligation, to monitor any transmission made to and for this website. V-Insurance Group may reproduce, use, distribute or disclose information transmitted to this site or collected through the use of this website. You acknowledge that such information shall be deemed to be non-confidential and that your communication may be read or intercepted by others. You acknowledge that no obligation of any kind shall be attached to such information and that by transmitting information, no confidential, contractually implied or other relationship is created between you and V-Insurance Group.

### Software Quality

V-Insurance Group does not warrant that any information, software or other material accessible through V-Insurance Group web pages is free of viruses, worms, Trojan horses or other harmful component. V-Insurance Group assumes no responsibility and shall not be liable for any, direct, indirect, incidental or consequential damages that result from the use, access to, browsing in or downloading of the any information, data, text, images or other material accessible through V-Insurance Group web pages, this website or the website of any linked third parties.

---

V-Insurance Group Pty Ltd (FCA number 797918) is an Appointed Representative of Scrutton Bland. Scrutton Bland is a trading name of Scrutton Bland Financial Services Ltd, registered in England, company number 01288848 registered office, 820 The Crescent, Colchester Business Park, Colchester, Essex, CO4 9YQ. Scrutton Bland Financial Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA number, 209451.



Scrutton Bland  
Fitzroy House  
Crown Street, Ipswich, Suffolk IP1 3LG  
United Kingdom  
Phone: +44 (0) 1473 267 000  
Email: [padiemea@vinsurancegroup.com](mailto:padiemea@vinsurancegroup.com)



Underwritten by:  
Liberty Mutual Insurance Europe Limited  
20 Fenchurch Street, London, EC3M 3AW  
United Kingdom  
Company Number: 01088268  
Website: [www.libertymutual.com](http://www.libertymutual.com)

### **Software Types**

V-Insurance Group reserves the right to block transmission/receipt of certain file types to maintain the integrity and security of our computer systems. Click [here](#) to view the current list of file types that are affected.

### **User Conduct**

When accessing or making use of any service provided on V-Insurance Group web pages you may not:

Post or transmit any unlawful, threatening, abusive, libellous, defamatory, obscene, pornographic, profane or otherwise objectionable information of any kind, including without limitation any transmissions constituting or encouraging conduct that would constitute a criminal offence, give rise to civil liability or otherwise violate any national or international law.

### **Refund/Overpayment of Premiums**

Due to administration costs we will not refund to you return premiums from insurers or any overpayment you may make if the amount in question is £10 or less. Premium refunds will be forwarded once received from insurers in accordance with FCA rules on Statutory Trust accounts.