

## 1 Home Insurance Services – Terms and Conditions

These Home Insurance Services - Terms and Conditions in part 1 will take effect when you use and access our Home Insurance web pages. Please read these carefully as they set out the basis upon which we will provide our home insurance services to you. You should print a copy and keep them in a safe place.

By using our home insurance services you agree to these Terms and Conditions and understand that they form a legally binding agreement between you and us.

### Section 1 Definitions

#### What the words and phrases in bold type mean

In these Home Insurance Services – Terms and Conditions the words and phrases in bold type have the special meanings explained below. The special meanings of the words and phrases explained in section 2 of the General Terms and Conditions also apply. Please see the web page 'Important Information' on our Website for access to our General Terms and Conditions and further information on us and our services.

**Home Insurance Policy** – the insurance policy underwritten by the Insurer and offered on the Website.

**Home Insurance Services** – the service described in these Home Insurance Services Terms and Conditions.

**Home Insurance Services Terms and Conditions** – these terms and conditions of the Home Insurance Services, the General Terms and Conditions, any Supplemental Terms and Conditions and any other documents referred to therein.

**Insurer** – Brit Insurance Limited, whose registered office is at 55 Bishopsgate, London EC2N 3AS, registered in England: no 02763688, authorised and regulated by the Financial Services Authority, or any other insurer appointed by us and notified to you on the Website.

**Selftrade Insurance Services Team** – 0845 6776 779 and [insurance@selftrade.co.uk](mailto:insurance@selftrade.co.uk). We are open Monday to Friday, from 9.00 am to 5.30pm.

**Website** – [www.selftrade.co.uk/insurance](http://www.selftrade.co.uk/insurance)

### Section 2 Provision of the Home Insurance Service

**2.1** We (Talos Securities Limited trading as Selftrade) are authorised and regulated by the Financial Services Authority (FSA) (registration no. 208271); please refer to [www.fsa.gov.uk/Pages/register/](http://www.fsa.gov.uk/Pages/register/) for further details. Our registered office is at Boatman's House, 2 Selsdon Way, London E14 9LA. For further information on us, please see section 3.1 of the General Terms and Conditions and/or the Website. You may also contact us at [info@selftrade.co.uk](mailto:info@selftrade.co.uk).

**2.2** Selftrade's Home Insurance Services are only available to Selftrade existing customers who are Retail Clients (as defined under FSA Rules and under the General Terms and Conditions) and private individuals acting in a personal capacity or other family circumstances. As a Selftrade customer, you will have agreed to our General Terms and Conditions, together with any applicable Supplemental Terms and Conditions. These Home Insurance Services Terms and Conditions are supplemental to our General Terms and Conditions. Should the General Terms and Conditions conflict with these Home Insurance Services Terms and Conditions, the last shall prevail with respect to the Selftrade Home Insurance Services.

**2.3** Selftrade Home Insurance Services offers the household insurance products of the Insurer who is the underwriter of the Home Insurance Policy. Selftrade is not under a contractual obligation to conduct insurance business on an exclusive basis with the Insurer and does not give advice on the basis of a fair analysis of the market. We may add or replace Insurers for new products but no changes will be made to your Insurer during the course of your policy. The addition or change of Insurer will be notified on the Website.

**2.4** Our services and products are intended for customers in the United Kingdom. Accessing these services from outside the United Kingdom may be against the law in the country concerned. Products and services featured on the Website do not amount to an invitation to customers outside the United Kingdom to purchase these products.

**2.5** We provide you with an on-line only facility to obtain a quotation for a Home Insurance Policy from the Insurer and, if accepted by you, a Home Insurance Policy underwritten by the Insurer, which can be downloaded and printed from the Website. Your policy will be in force the day after payment has been successfully received by us, unless you have requested a later date.

**2.6** The quotation will be based on the information you have provided to us and the Insurer. It is essential that, before accepting a policy, you check that all information and answers you have given are true and accurate and that you have also disclosed all relevant facts. It is your responsibility to ensure all details are correct. Failure to provide accurate information could lead to your insurance being invalid. It is also important that you read the Insurer's policy document as it will form the basis of your insurance contract with them. If there are any conflicts between our terms and the Insurer's terms, the latter shall prevail.

**2.7** Home Insurance Policy acceptance is subject to the conditions listed in the quote summary and any other information provided by you. If it is subsequently discovered that you fail to meet these conditions, or you have failed to disclose material information as requested in your quote, this could result in amended terms, a claim being rejected or the policy being invalid. The details given usually provide us and the Insurer with sufficient information to consider the application. However, please consider carefully whether there is any other material information known to you, which could influence our acceptance or assessment of your application. Material information would include any special features of the property or anyone living at the property, or features that makes losses more likely to happen or more serious.

**2.8** Information about you and your insurance cover will be held by Selftrade and the Insurer in their computer records for the purpose of your insurance. This includes underwriting, processing, claims handling and fraud prevention which could include passing details to agents of the Insurer or other insurers. For further information, please refer to the Privacy Statement, to section 7 of our General Terms and Conditions and to the web page 'Privacy and Security' under 'Important Information'.

**2.9** The technology used is very sophisticated but not infallible. If the information passed is not correct it is your responsibility to identify the mistake and, as such, we relinquish all liability which by law we can exclude, in respect of all losses you may incur. We reserve the right to cancel a policy and refund the full premium to you in the event that a pricing error occurs on the Website.

**2.10** If you require any further information or are unsure about whether any information is material, please contact the Selftrade Insurance Services Team (details provided above). You are reminded that we provide an execution-only service and your decision to purchase a Home Insurance Policy is made entirely at your discretion. We do not give personal recommendations or information. We do not provide investment or insurance advice or manage investments. If you are unsure about the suitability of an insurance policy or any investment, you should seek advice from an independent financial adviser.

### Section 3 Payment of Premiums and Charges

**3.1** Payments of the premiums are made by debit card or credit card on the Website. You will be required to make your payment after you have accepted the quotation and will be transferred to our secure server to effect the payment. You may be required to validate your payment by registering with the card supplier and entering a verification code. We will not accept payments in the event that you are unable to validate your payment.

### Section 4 Cancellations and variations

**4.1** You have the right to cancel your Home Insurance Policy within 14 days from the date of purchase of your Home Insurance Policy (this is the date when you have paid your premium and received your policy schedule) without penalty. To cancel your policy, you must log into your Selftrade Account, access your policy by selecting 'Manage My Policy' in the Insurance section and select the cancellation option. If you experience any difficulties or problems, please contact the Selftrade Insurance Services Team (details provided above).

**4.2** You may cancel your Home Insurance Policy at any time after the date of purchase but you will only receive a pro-rata refund of your premium if you cancel after the 14 days' period specified in section 4.1 above. To cancel your policy, please follow the steps detailed under section 4.1 above. Please note that you will not be entitled to a refund of your premium if a claim has been made or is pending on your policy.

**4.3** If your circumstances or the information disclosed in your application form change during the term of the Home Insurance Policy, please do so by logging into your Selftrade Account and selecting 'Manage My Policy' under the Insurance section and 'Amend' to update your details. If the change cannot be notified online or if you experience any problems, please call the Selftrade Insurance Services Team (details provided above). We will contact the Insurer for an amendment or cancellation of your Home Insurance Policy and notify you of the terms of such amendment or cancellation.

### Section 5 Renewals

**5.1** Unless you inform us otherwise, we will assume that you consent to us having the right to automatically renew your Home Insurance Policy at the end of its term. We will contact you prior to the end of the term of your Home Insurance Policy with the applicable terms and conditions of renewal, including details of the Insurer and premium payable. Please note that you will have 30 days in which to decline the renewal or make changes to the terms of the renewal; if you do not contact us during this period, we will assume that you are happy for your policy to renew automatically as indicated.

### Section 6 Complaints

**6.1** Any complaint about Selftrade's services should be directed to Selftrade in accordance with section 8.15 of the General Terms and Conditions. Any complaint about your policy, should be directed to the Insurer to customer.relations@britinsurance.com or at any other address shown on the Website.

**6.2** If you cannot settle your complaint with us, you may refer your complaint to the Financial Ombudsman Service (FOS). Further information is available from FOS by telephone on 08450 080 1800 or through their website at: [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk).

### Section 7 Claims

**7.1** Claims under the policy should be directed to the Brit Claims Notification Line on 0800 587 6713 or put in writing to Brit Insurance, Oakleigh House, 14-16 Park Place, Cardiff CF10 3DQ as soon as reasonably possible, giving your policy number and full details of the claim.

**7.2** To make a claim under the Legal Expenses section of your policy you should call 0117 917 1698. Alternatively, you can find further details at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims).

### Section 8 Other Matters

**8.1** We participate in the Financial Services Compensation Scheme. In the event of our default, compensation may be available to you under the Financial Services Compensation Scheme. For non-compulsory general insurance arranging, the scheme pays 100% for the first £2,000 of the claim plus 90% of the remainder of the claim. Most retail consumers (this includes private individuals and some small businesses) are eligible under the scheme. For further information on the conditions of the scheme, please refer to [www.fscs.org.uk](http://www.fscs.org.uk).

**8.2** We try to ensure that the Website is available for access 24 hours a day, 7 days a week. However it may, on occasions be necessary to close or suspend provision of any of the services on the Website for the purposes of repair, maintenance or development. Access to the Website or operation of any of the services may be interrupted by circumstances beyond our control.

**8.3** We take care to ensure that the contents of the Website are as clear, accurate and as easy to use as possible, but cannot accept responsibility (to the extent permitted by law) for any interruption or delay in access to the Website or for any inaccuracies, incompleteness of information, errors or omissions in respect of information on the Website or on any to which the Website may be linked. The information is subject to change at any time without notice and we do not warrant that any of the products or services mentioned on the Website are available. No warranty is given as to the freedom of the Website from errors, defects or viruses.

**8.4** Parts of the Website are provided by our agents and third parties. We try to ensure that our sources of information are reputable and that they take due care in preparing the information. However, we do not verify the information of third party websites ourselves, and we do not guarantee that it is correct. We are also not responsible for any information on the Website or any site linked to the Website which is being marketed by a third party. Our agents may require you to accept their terms and conditions for use of their websites; please see section 9 below.

**8.5** Nothing in these Home Insurance Terms and Conditions shall limit our liability for death or personal injury resulting from our negligence or for liability that may exist under the FSA Rules or for any liability which cannot be limited or excluded under applicable law. In particular, any exclusion of liability on our part does not limit your liability or rights under the Financial Services and Markets Act 2000, the rules of the FSA or any other statutory rights. Subject to the above, our liability under these Home Insurance Terms and Conditions for all claims for loss or damage suffered by you shall not exceed £1 million howsoever that liability arises, including (without limitation) breach of contract, tort, misrepresentation (other than fraudulent misrepresentation) or breach of statutory duty.

**8.6** We do not have a direct or indirect holding in the voting rights or capital in the Insurer. Likewise, the Insurer or its parent undertaking does not have a direct or indirect holding in the voting rights or capital of Selftrade.

**8.7** From time to time we may change these Home Insurance Terms and Conditions and you will be informed by notice placed on our Website and served to your secure email address with us. Any change which is made to reflect a change of applicable law or regulation will take effect immediately or otherwise as we may specify. We will give you 30 days notice of any other change.

**8.8** These Home Insurance Terms and Conditions shall be governed by and construed in accordance with the laws of England and Wales. Disputes arising here from shall be exclusively subject to the exclusive jurisdiction of the courts of England and Wales.

### Section 9 Use of UniRisX website

**9.1** UniRisX Limited provide the software for the Home Insurance Policy management. By using the Selftrade Home Insurance Services and agreeing to these Home Insurance Terms and Conditions, you are also agreeing to the UniRisX Membership Agreement in part 2. If you do not agree to these terms, please discontinue your use of the Home Insurance Services and the Website immediately

### Membership Agreement (An electronic agreement for Passive Users). Terms and Conditions of Access and Use for UniRisX Risk Trading Exchange Version 4.0

#### WHEREAS

The Member wishes to gain access to the UniRisX Risk Trading Exchange ("the Service or the Exchange"). This Membership Agreement sets out the basis for Access and use of the Service as a Member (Passive User).

Where the Member wishes to use the service as an "Active User" as defined below it shall be required to enter into a separate written Agreement.

The Service may at a later date be extended or enhanced and should this be the case the Member may be provided with access to this extended Service subject to any notified variation to the terms of this Membership Agreement.

#### NOW IT IS HEREBY AGREED AS FOLLOWS:-

##### 1. DEFINITIONS

"Active User" shall mean a Member who is authorised to initiate contracts on the Exchange.

"Home Internet Site" shall mean the Active User's home internet site, used to gain access to Service Internet Site.

"Passive User" shall be a Member (e.g. an underwriter, agent or coverholder) who is authorised under the terms of this Membership Agreement to use the Service but only for the purposes of exchanging information with the Active User, taking instructions, acting on behalf of, or trading with the Active User. Passive Users may have restricted access to the Service. Access to the Service Internet Site for Passive Users may be obtained either directly or via the Hypertext link from the Active Users Home Internet Site.

"Member" shall be an Active User or a Passive User of the Service who has accepted the terms of this Membership Agreement.

"Information" shall mean any Information provided by UniRisX as part of the Service.

"Service" (or the "Exchange") shall mean the UniRisX Risk Trading Exchange - UniRisX, which provides independent internet based risk exchange enabling on-line trading and distribution of (re) insurance covers.

"Service Internet Site" shall mean the service internet site established by UniRisX at [www. UniRisX.com](http://www.UniRisX.com).

"Software" shall mean the application software developed and owned by UniRisX used to deliver the Service.

##### 2. SERVICE

1. UniRisX may, at our discretion, provide you with access to the Service. You agree to comply with the conditions imposed on your use of the Service, as set out in this Membership Agreement and elsewhere in the Service Internet Site. The Information provided by the Service may be outside UniRisX control or provided by a third party in which case UniRisX cannot take responsibility for its content, or for any delays, interruptions or errors in the provision of the Service.

2. UniRisX reserves the absolute right to terminate, withdraw, restrict, vary, extend or re-introduce any or all of the Service and update, alter, suspend or discontinue any aspect of the Service Internet Site including your access to it, without notice at any time and for any reason.

##### 3. USE OF THE SERVICE AND INFORMATION

1. Certain Information accessible on the Service Internet Site is the intellectual property of the Active User and information service provider ("ISP") or third parties who provide such Information to the relevant service provider ("Third Party") or UniRisX. The Information is protected by copyright law and all ownership rights remain with the Active User, ISP, Third Party or UniRisX. You acknowledge and agree that the Service and any necessary Software used in connection with the Service contain proprietary and confidential information that is protected by applicable intellectual property and other laws.

2. You may only use the Service and Information retrieved from the Service Internet Site for your own internal purposes. Such use shall be in accordance with this Membership Agreement and the requirements set out elsewhere on the Service Internet Site. Other than for the purpose of using the Service, you may not copy, distribute or redistribute the Information or any portion of the Service, including by caching, framing or similar means or sell, resell, re-transmit or otherwise make the Information retrieved from the Service Internet Site available in any manner to any third party or exploit other than as detailed in this Article 3 for any commercial purpose any portion of the Service, use of the Service or access to the Service.

3. UniRisX grants you a personal, non-transferable and non-exclusive right and licence to use the object code of its Software (on a single computer); provided that you do not (and do not allow any third party to) copy, modify, create a derivative work, reverse engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sublicense, grant a security interest in or otherwise transfer any right in the Software. The foregoing is subject to applicable statute and other express law.

You agree not to modify the Software in any manner or form, or to use unauthorised modified versions of the Software, including (without limitation) for the purpose of obtaining unauthorised access to the Service. You agree not to access the Service by any means other than through the interface that is provided by UniRisX for use in accessing the Service.

With respect to this clause 3 this licence to use is restricted to the Software downloaded during the course of your online access to the Service or as otherwise provided by UniRisX to enable you to access and use the Service.

4. The Service and Information is provided "as is" exclusive of any warranty whatsoever whether express, statutory or implied, including any implied warranties of merchantability, satisfactory quality, fitness for particular purpose, originality, accuracy, completeness and non infringement. Any material downloaded or otherwise obtained through the use of the Service is done at your discretion and risk.

5. To the fullest extent permitted by applicable Laws, UniRisX shall not be liable for any damages, including direct, indirect, incidental, special or consequential damages, or damages for loss of profits, revenue, information or use, incurred by you or any third party whether or not the possibility of such loss has been notified. The foregoing shall apply whether such claims, loss or damages arise in contract, tort, negligence, under statute or otherwise. This disclaimer does not restrict any liability for death or personal injury arising from the negligence or fraud of UniRisX. Should this disclaimer be held to be invalid under applicable laws, UniRisX liability shall be limited to 100,000 Euros

6. The Service and Information on the Service Internet Site is provided solely to enable Members to exchange Information between other Members for the purposes of online-trading and distribution of (re) insurance covers. It does not constitute a recommendation to trade or otherwise by UniRisX. UniRisX is not selling or offering for sale any Products nor is it acting as agent of any person selling or offering for sale any Products.

7. You agree to indemnify and hold UniRisX harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of content you submit, post to or transmit through the Service, your use of the Service, your connection to the Service, your violation of the terms and conditions of this Membership Agreement. UniRisX shall use all reasonable endeavours to promptly notify you of any claim or action made on it by a third party resulting from your use of the Service.

##### 4. NON-EUROPEAN UNION "EU" or US ACCESS

1. Neither UniRisX, the ISP or any Third Party make any warranties, express or implied that the Information or Service provided through the Service Internet Site or the availability of the Information or Service in any particular jurisdiction outside the EU or United States of America is in compliance with any applicable laws or regulations. Accordingly, if it is prohibited to make the Information or Service or any part available in your jurisdiction or to you (by reason of nationality, residence or otherwise) such Information or the Service or any part are not directed at you. You accept that if you are resident outside the EU or United States of America, you must satisfy yourself that you are lawfully able to receive the Information and Service through us in the country in which you are accessing the Service Internet Site. Neither UniRisX, the ISPs or Third Party accept liability for any cost, losses or damages resulting from or related to the availability or content of any Information or Service to persons in jurisdictions outside the EU or United States of America or to persons who are, or who are nominees of or trustees for, citizens, residents or nationals of other countries.

2. Neither the Information nor our Service or any part of the Service Internet Site constitutes an offer or solicitation to trade insurance risk by UniRisX in any jurisdiction.

##### 5. ACCURACY OF INFORMATION AND DELAYS

1. Information may be made available both within the Service Internet Site and via hypertext links. Such Information has been obtained from public domain sources or other sources believed reliable. The accuracy or completeness of any such Information is not guaranteed by UniRisX. Neither UniRisX, or any Third Party provides any warranties, as to the accuracy, adequacy, quality or fitness of any Information for a particular purpose or use and all such warranties are expressly excluded to the fullest extent that such warranties may be excluded by law. You bear all risks from any uses or results of using any Information. You are responsible for validating the integrity of any Information received over the Internet.

2. Transmission of Information over the Internet may be subject to arbitrary delays beyond our control which may delay the provision of the Service and the response times. You acknowledge that neither any ISP, Third Party nor UniRisX will be liable to you or any third party for any losses arising from such delay.

3. In no event will any ISP, Third Party or UniRisX be liable for any consequential loss or damage resulting from delay or loss of use of the Service provided over the Internet or any loss resulting from a cause over which they or we do not have direct control. UniRisX is not responsible for any damage to your computer, software, modem, telephone or other property resulting from your use of our Service.

## 6. HYPERTEXT LINKS

The Service Int.may be leaving the Service Internet Site and we therefore take no responsibility in respect of linked sites. Special care should be taken when using non- EU or United States of America sites that will be subject to a different regulatory regime and consumer protections (if any).

## 7. ENCRYPTION

1. The Service communication can occur over the open Internet. The Service is provided using sessions secured with a SSL (Secure Socket Layer) transport protocol which create an encrypted connection between a user's browser and the Service Internet Site . Whilst at present there is no EU or United States of America law requiring Encryption Keys to be held by an Key Escrow Agent (who maintains a record of any encryption key which could be used under certain circumstances of law enforcement agencies to decode messages sent using the Service), you agree that you have no objection to UniRisX entering into such an agreement either as best practice or as a result of changes in EU or United States of America law.

2. Although the Service uses encrypted technology, UniRisX does not warrant the security of any communications via the Internet.

## 8. ELECTRONIC COMMUNICATIONS

The Service you access by computer provides you with the capability to send electronic communications, such as e-mail, and interact within applicable areas of the Service Internet Site. You agree to the following terms with respect to your use of electronic communications: -

(a) You will not use the Service for any purpose which is unlawful, abusive, harassing, libellous, defamatory, obscene or threatening.

(b) You will not upload, post, reproduce or distribute any information, software or other material protected by copyright or any other intellectual property right (as well as rights of publicity and privacy) without first obtaining the permission of the owner of such rights. (c) You will not in any way express or imply that the opinions in your electronic communications are endorsed by UniRisX without prior written consent.

(d) You will use your all reasonable endeavours not to upload, post, otherwise transmit or provide access to any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of our network or the computer software or hardware or telecommunications equipment of any other person.

(e) You will not knowingly interfere with or disrupt the Service or any servers or networks connected to the Service, or disobey any requirements, procedures, policies or regulations of networks connected to the Service.

(f) You agree to not post (or transmit) any information which is in breach of any applicable laws, rules, regulations or market conventions (including, without limit, financial services regulations).

## 9. SERVICE ACCESS AND SECURITY

1. The Service will be provided by UniRisX using the Internet with appropriate security protocols as detailed above. It may also be provided over other media through which we make the Service available and, where applicable, to which you have secure access. Data security and verification of the Service application takes place at a number of levels, for example all application and database servers sit behind a firewall. Access security also is maintained through convention identifications and passwords as detailed below which rely on Members use and confidentiality.

2. You will be provided with a Membership Number and authorised User Identification ("ID") Signon. Additionally you will be required to create a password of your choice. You may change your ID and your password at any time. It is your responsibility to ensure these remain confidential to you. You will need your Membership Number and ID to access the Service.

3. If you use any of the other methods described above to obtain information you will need to quote your Membership Number and ID. You may be asked to provide additional identification information, as we consider appropriate. If we are not satisfied that you have adequately authenticated the instruction, we may refuse access and/or close out any transaction already entered into. In such an event UniRisX accepts no liability, for any losses, expenses and costs incurred as a result of such an action.

4. You are responsible for use of the Service when using your Membership Number, ID and password . You must ensure that these details remain confidential. UniRisX are entitled to treat such instructions as genuine, even if given in error, unless we have received prior notification of unauthorised use from you.

5. Whilst UniRisX will endeavour to ensure that the Service Internet Site is normally available 24 hours a day, we will not be liable if for any losses or damages resulting from the Service Internet Site or Service not being available. Access to the Service Internet Site may be suspended temporarily and without notice.

6. You agree to notify UniRisX immediately if:

(a) you discover that your account has been accessed without your permission;

(b) you forget or mislay your Membership Number, ID, password or disclose them to another person, even if inadvertently;

(c) you are unable to access your account via the Service Internet Site or any other service made available above.

7. Although we use encrypted technology for our Service, we do not warrant the security of any communications between us via the Internet.

8. It is possible that technological changes may in the future make the equipment that you use to access the Service unsuitable. UniRisX makes no warranty as to the suitability of the equipment which is your sole responsibility.

## 10. MEMBERSHIP ACCREDITATION

UniRisX reserves the right to verify the credentials of Members through the use of a recognised industry accreditation organisation such as AM Best International Ltd or Standard & Poor. Members must be professional organisations authorised to carry on re insurance or insurance business and which possess a security rating of not less than BBB. Visitors status is open to anyone. Upon online registration as a Member certain details shall be required to be provided. This information shall be used to perform the Member Accreditation approval check. Notification of approval shall be provided by E-mail. Should the Member's rating fall below acceptable levels UniRisX reserves its right to suspend or remove access to the Service.

## 11. RISK WARNINGS

The Service Internet Site is only available to Members who agree to the terms of this Membership Agreement. UniRisX will not be able to provide any Service described in the Service Internet Site to any person if the provision of such Service would be in a violation of the law of such person's home jurisdiction or any other related jurisdiction. You are responsible for satisfying yourself that under the laws of your home jurisdiction you may lawfully access the Service Internet Site.

## 12. GENERAL

1. The Service Internet Site has been produced by UniRisX Limited. By accessing any part of the Service Internet Site, you shall be deemed to have accepted the Terms and Conditions of this Membership Agreement in full.

2. Except where particular local mandatory laws prevail these Terms and Conditions of access and use shall be governed by and construed in accordance with English Law and subject to the exclusive jurisdiction of the English Courts.

3. Notices to you may be made via either email or regular mail. The Service may also provide notices of changes to these Terms and Conditions of access and use or other matters by displaying notices or links to notices to you generally on the Service Internet Site.

4. This Membership Agreement (including the guides and rules referred to herein) constitute the entire agreement and govern your use of the Service, superseding any prior agreements .You also may be subject to additional terms and conditions that may apply when you use affiliate Service, third-party content or third-party software. Any failure by UniRisX to exercise or enforce any right or provision of this Membership Agreement shall not constitute a waiver of such right or provision. If any provision of this Membership Agreement is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavour to give effect to the parties' intentions as reflected in the provision, and the other provisions of this Membership Agreement remain in full force and effect.