

Website Terms and Conditions of use

These Terms and Conditions govern your use of this website, including all pages contained on this website ("the Website"). By using the Website you expressly accept, in full, all Terms and Conditions contained herein.

Access to the Website is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on our site without notice (see below). We will not be liable if for any reason the Website is unavailable at any time or for any period.

From time to time, we may restrict access to some parts of the Website, or the entire Website, to users who have registered with us.

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 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 and Conditions.

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

Content

The information published on the Website is provided for the convenience of its visitors and you are advised that, although care has been taken to ensure technical and factual accuracy, some errors may occur. No warranty or guarantee is given of the accuracy or completeness of any information on these pages.

Please be aware that Premium Medical Protection may, as it sees fit, alter the information on the Website from time to time, including these Terms and Conditions and privacy policy. It is your responsibility to check these Terms and Conditions from time to time and to remain in compliance with them.

Premium Medical Protection does not make any representations or warranties to you or to any third party regarding the information contained on the Website. Nothing contained on the Website shall be construed as providing legal or professional advice to you or any third party.

Limitation of Liability

The material displayed on the Website is provided without any guarantees, conditions or warranties as to its accuracy. To the extent permitted by law, we and other members of our group of companies and third parties connected to us hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by statute, common law or the law of equity
- any liability for any direct, indirect or consequential loss or damage incurred by any user in connection with the Website or in connection with the use, inability to use, or results of the use of the Website, any websites linked to it and any materials posted on it including, without limitation, any liability for:
 - o loss of income or revenue
 - o loss of business
 - o loss of profits or contracts
 - o loss of anticipated savings
 - o loss of data
 - o loss of goodwill
 - o wasted management or office time, and
 - o for any other loss or damage of any kind, however arising and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable.

This does not affect our liability for death or personal injury arising from our negligence, nor our liability for fraudulent misrepresentation or misrepresentation as to a fundamental matter, nor any other liability which cannot be excluded or limited under applicable law.

Viruses

You must not misuse the Website by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to the Website, the server on which the Website is stored or any server, computer or database connected to the Website. You must not attack the Website via a denial-of-service attack or a distributed denial-of service attack. By breaching this provision, you may commit a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them.

In the event of such a breach, your right to use the Website will cease immediately. Premium Medical Protection uses reasonable endeavours to prevent contamination by known viruses and to maintain the security of the Website but Premium Medical Protection does not warrant the information on the Website in any way. In particular no warranty is given that the Website or its contents or hypertext links to other sites are accurate, complete, virus free or uncontaminated, nor can we guarantee that the Website may not be affected by deliberate damage by hackers, failure of plant, machinery, equipment or computers, power failure, failure of telecommunications lines or any criminal action.

You are advised to make your own virus checks and to implement your own precautions in this respect. Premium Medical Protection excludes all liability for contamination or damage caused by any virus or electronic transmission.

Hyperlinks

The incorporation of any links to other websites is for your convenience, information and reference only. Such incorporation does not imply that Premium Medical Protection approves or endorses the contents of that website or the material available from it. Premium Medical Protection does not control and is not responsible for the content of any such websites in terms of their accuracy, suitability, legality or otherwise. Premium Medical Protection accepts no responsibility for any such websites and accepts no liability for any loss or damage that may arise from your use of them.

Law and Jurisdiction

Your use of the Website is governed by English Law. You hereby consent to the exclusive jurisdiction of the English courts in all disputes arising out of or relating to the use of the Website.

Indemnity

By using the Website you are agreeing to indemnify Premium Medical Protection against all claims, liabilities, damages and costs directly or indirectly arising from or in any way connected to any breach by you, or anyone accessing the Website on your behalf, of these Terms and Conditions.

Entire Agreement

These Terms and Conditions, including all notices and disclaimers contained on the Website, constitute the entire agreement between Premium Medical Protection and you in respect of your use of the Website. These Terms and Conditions supersede all previous agreements and understandings regarding your use of the Website.

Assignment

Premium Medical Protection may in its sole discretion, and without notice, assign and/or subcontract its rights and/or obligations under these Terms and Conditions to any third party. However, you have no right to assign and/or subcontract any of your rights and/or obligations under these Terms and Conditions.

Severability

If any Term and/or Condition, or any part thereof, is or becomes invalid, illegal or unenforceable, it will be deemed modified to the minimum extent necessary to make the Term and/or Condition legal and enforceable. If such modification is not possible, the relevant Term and/or Condition, or part thereof, will be deemed deleted. Any modification to or deletion of a Term and/or Condition, or any part thereof, will not affect the validity and enforceability of the rest of the Agreement.

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If you have any concerns about material which appears on the Website, please contact admin@premiummedicalprotection.com

Thank you for visiting our Website.

PMPTCS 01/11/2025