

# POLICYCHECK

## Terms & conditions

### Introduction

Welcome to PolicyCheck. These Terms & Conditions govern your use of our website and mobile application (collectively referred to as the "Platform"), which provide summaries and comparisons of insurance providers and other financial products primarily across Australia and New Zealand. We offer an impartial and independent comparison service, not endorsing or providing financial advice on any products or services compared.

### Website Content

While we strive to ensure the accuracy of the information on our Platform, it is crucial to verify any details with the product or service provider directly. The information they provide should be considered the 'source of truth'. We encourage users to conduct thorough research and seek independent advice before making any decisions based on the content found on our Platform.

### Use of Our Service

- **Information Accuracy:** We take care to ensure that our content is as accurate as possible, but it may still contain errors.
- **Non-Advisory:** The services provided are for informational purposes only and should not be considered as financial advice.

### No Advice

#### Non-Advisory Nature of PolicyCheck

PolicyCheck does not offer financial, investment, or other forms of advice. None of the content available on this Platform constitutes financial, investment, or other advice from us in relation to any product or service.

#### Purpose of the Platform

This Platform is designed to be used for comparison and research purposes only. PolicyCheck is not authorised to bind any third-party provider or guarantee that any third-party provider will offer any product to you. Accordingly, nothing on this Platform should be construed as an offer by us or any third-party provider to:

- sell any product to you; or
- enter into any contract with you.

### User Obligations

You agree to:

- Provide accurate, current, and complete information.
- Maintain the security of any user IDs or passwords.

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- Not use the Platform for any unlawful or inappropriate activities, including but not limited to breaching privacy, defaming, uploading malicious content, or interfering with the Platform's operation.
- Comply with all applicable laws and regulations related to the use of our services.

## Limitation of Liability

PolicyCheck provides this Platform, including all content and services, with no warranties or representations of any kind regarding the performance, quality, stability, or suitability for your intended use. Specifically, we do not guarantee:

- **Accuracy or Completeness:** The information provided through the Platform may not be fully accurate or complete. Users should verify all information independently.
- **Reliability:** The Platform may be subject to disruptions, failures, or delays that could affect your access and use.
- **Fitness for a Particular Purpose:** We do not warrant that the Platform or the information obtained through the Platform will meet your specific needs or requirements.
- **Error-Free Operation:** The Platform may contain bugs, errors, or other problems that could impact functionality.

By using the Platform, you acknowledge that such risks exist and agree to assume these risks as part of your use without recourse against PolicyCheck, except where not permissible by law.

PolicyCheck will not be liable for:

- Any reliance on, use of, or inability to use the Platform or its content;
- Any deletion of, or failure to store or transmit, your data or information, whether this occurs with or without notice;
- Loss of your content or communications due to delays, non-deliveries, service interruptions, or the failure, suspension, or withdrawal of all or part of the Platform;
- The removal of any of your communications or content posted on the Platform;
- Circumstances outside of our reasonable control;
- Loss or damage not directly caused by us or unforeseeable at the time of entering into the agreement with you.

## User Content and Information

- You grant us a non-exclusive, royalty-free licence to use any content you upload on the Platform.
- You are solely responsible for the content you provide and its legality and appropriateness.

## Changes to Terms

We may update these terms from time to time. Continued use of our website after such changes will constitute acknowledgment and agreement to the modified terms.

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### Governing Law

These terms are governed by the laws applicable in Australia and New Zealand. Disputes arising under these terms will be subject to the exclusive jurisdiction of the courts in these countries.

### Disclaimer

We make no warranties about the accuracy or completeness of the content on our Platform or that the Platform will be error-free or uninterrupted. The Platform may include links to third-party websites, which are not governed by these Terms.

### Liability

We are not liable for any direct, indirect, incidental, or consequential damages arising from your use of the Platform. Our liability in circumstances where it cannot be excluded is limited to the maximum extent permitted by law.

### Suspension and Termination

We may suspend or terminate your access to the Platform if you breach these Terms or for any other reason by providing you with notice.

### General

If any part of these Terms is held to be invalid or unenforceable, that part shall be severed, and the rest of the Terms shall continue to be valid and enforceable.

### Contact Us

For any questions or concerns about these terms, please contact us via our website. We are committed to providing a responsive and helpful service.