

Terms of use



These are the terms and conditions which apply to your use of this website. Please read them carefully. By proceeding with access to this website you are deemed to have accepted these terms and conditions.

Please note that this website is intended for use by residents of the United Kingdom whilst in the United Kingdom only. It is not applicable to residents of other countries because the law in other countries may restrict the distribution of the information and products on this website. For the avoidance of doubt none of the information on this website constitutes an offer to contract in any country in which it is available including the UK.

These terms and conditions are in addition to our terms of business with you as a direct commercial customer ("TOBA") and in the event of any conflict between these terms and conditions and the TOBA, the terms and conditions of the TOBA shall prevail over these terms and conditions. In addition, any insurance policy you apply for on this website will be subject to its own terms and conditions with the relevant underwriter which you must also read.

General

This website is provided by Bluefin Insurance Services Limited ("Bluefin"), Registered Office: 5 Old Broad Street, London EC2N 1AD. Registered in England No: 931954.

Bluefin Insurance Services is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

This website may also contain hypertext links to websites operated by other third parties. The responsibility for those websites belongs to the third parties who are identified as operating those websites. Separate terms and conditions will also apply to those websites. Bluefin accepts no responsibility for the content of or your use of any website which is accessed via a hypertext link from this website.

Availability

Bluefin cannot warrant that this website is free of viruses or technical defects of any description, and accepts no responsibility for any technical problems arising from your use of this website. Bluefin will endeavour to ensure that this website is accessible for 24 hours a day but will not be liable if, for any reason, the website is unavailable for any time or for any period. Bluefin will have the right to suspend access to the site temporarily or permanently and without notice.

Information

The information contained on this website is provided for information purposes only and cannot be regarded as constituting advice or recommendations (professional or otherwise). Bluefin will use reasonable care and skill to ensure that information contained on this website is accurate at the date of publication. However, because of the nature of the internet, there may be circumstances in which errors occur within the information. Bluefin gives no warranty of any kind, whether express or implied, as to satisfactory quality, fitness for a particular purpose, non-infringement, compatibility, security or accuracy of the content of the website. To the fullest extent permitted by law, all such terms and warranties are hereby excluded.

Amendments

Bluefin reserves the right to make amendments and changes to the information on the website and details of insurance policies including premium rates as displayed on the pages of this website are subject to change without notice. Any insurance policy offered on the website may be withdrawn at any time. Your application for an insurance policy may be rejected at either Bluefin's discretion or at the discretion of the underwriter of any such insurance policy from time to time.

Variation

Bluefin reserves the right to make amendments and changes to these terms and conditions without notice to you from time to time to reflect changes in market conditions affecting Bluefin's business, changes in technology, changes in payment methods, changes in relevant laws and regulatory requirements and changes in Bluefin's system's capabilities.

Any such amendment shall be effective once the revised terms and conditions have been posted on the website. You shall be responsible for reviewing the terms and conditions of the website each time you use the website and we will treat your use of the website as signifying your acceptance of the terms and conditions applicable at the time you access the website.

An insurance policy for which you apply will come into existence on receipt by you of written notification of acceptance from Bluefin on behalf of the relevant underwriter (Acceptance Notification). You will be subject to the terms and conditions of the website in force at the time that you apply for any insurance policy from the website, unless any change to the terms and conditions is required to be made by law or governmental authority (in which case it will apply to applications previously made by you), or if we notify you of a change to these terms and conditions before any insurance policy you have applied for comes into existence (in which case we have the right to assume that you have accepted the change to the terms and conditions, unless you notify us to the contrary within seven working days of Bluefin sending you the Acceptance Notification.)

Security

Bluefin will take all reasonable steps to ensure that any information you provide via email as a result of your access to this website is kept secure, but please remember that, because of the nature of the internet, the security of emails cannot be guaranteed. There is no guarantee that any emails sent will be received by us.

Liability

To the fullest extent permitted by law Bluefin shall not be liable (whether in contract or tort, including negligence or breach of duty, or otherwise) for any damage, loss or liability sustained or arising out of or in connection with: * Your use of the website; * Your reliance on or your inability to use the information contained on this website; or * Any failure or performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or system failure, unavailability or suspension to this website, including, without limitation, loss of profits, loss of income, loss of anticipated savings, loss of revenues, loss of data, loss of goodwill or loss of contracts or business (in each case whether direct or indirect) nor for any indirect, economic, consequential or special loss resulting from whatever cause.

Nothing in these terms and conditions shall exclude Bluefin's liability for death or personal injury resulting from Bluefin's negligence.

Copyright and other Intellectual Property Rights. Bluefin or its licensors own the copyright and all intellectual property rights existing on or within this website. Nothing in the website shall confer on any person any licence or right with respect to any such intellectual property.

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You are not permitted to reproduce, modify or in any way change any of the information available on this website. You agree to indemnify and keep indemnified, Bluefin, its officers, directors, agents, licensors, successors and assigns against all liabilities, claims, losses, costs, damage and expenses including legal fees incurred by Bluefin should you breach any of the terms of this section (Copyright and other Intellectual Property Rights).

Data Protection and Privacy

Any personal information you supply to Bluefin via this website will be treated in accordance with the Data Protection Act 1998.

Additional information regarding the privacy of personal data, and the use of cookies is available in Bluefin's privacy policy. You acknowledge and agree to be bound by the terms of Bluefin's privacy policy.

Written Communications

Applicable laws require that some of the information or communications Bluefin send to you should be in writing. When using the website, you accept that communication with Bluefin will be mainly electronic. Bluefin will contact you by email or provide you with information by posting notices on this website. For contractual purposes, you agree to this electronic means of communication and you acknowledge that all contracts, notices, information and other communications that Bluefin provides to you electronically comply with any legal requirements that such communication be in writing. This provision does not affect your statutory rights.

Illegality

If any of these terms and conditions are determined to be illegal, invalid or otherwise unenforceable by reason of the laws of any state or country in which such terms and conditions are intended to be effective, then to the extent of such illegality, invalidity or unenforceability, in relation to such state or country only, such terms or conditions shall be deleted and severed from these terms and conditions and the remaining terms and conditions shall survive in full force and effect.

Waiver

If Bluefin fails at any time to insist upon strict performance of any of your obligations under these terms and conditions, or if Bluefin fails to exercise any of its rights or remedies to which Bluefin is entitled under these terms and conditions, this shall not constitute a waiver of such rights or remedies and shall not relieve you from compliance with such obligations.

Entire Agreement

These terms and conditions, together with the TOBA set out the whole of Bluefin' agreement relating to your use of this website and the supply any insurance policy to you by Bluefin. Nothing said by any sales person on Bluefin' behalf should be understood as a variation of these terms and conditions.

Applicable Law

Bluefin have established this website in England. English Law shall govern its use at all times and in the event of a dispute the parties shall irrevocably submit to the exclusive jurisdiction of the English Courts.