



INTERNET TERMS, CONDITIONS AND PRIVACY STATEMENT

Hine Insurance Brokers Ltd provides on-line insurance products and services.

Provision Of Services

We cannot guarantee to maintain the services continuously and without interruption and faults. We may also temporarily suspend availability of the services in order to upgrade, repair or maintain any aspects of the technological infrastructure of the services.

We will use all reasonable endeavours to carry out such repair or maintenance work with minimum disruption to the services and to provide services in accordance with these terms and conditions. However, you acknowledge that we are not and cannot be responsible for the networks or for the services not being transmitted correctly or without interruption and shall not be liable to you for any failure to provide and to transmit all or any part of the services or if you cannot access the services.

On-Line Security

Your personal details are not stored on any part of our site. You recognise that the internet is accessible to anyone with the appropriate technical capability and, as such, it is impossible to protect totally against the abuse of the system by third parties, including the introduction of a virus onto the system.

You acknowledge that it is your responsibility to satisfy yourself that your own information technology is protected against computer viruses.

Quotations

All quotations are given in good faith and are subject to satisfactory completion of a proposal form and acceptance by the insurance company. It is the proposer's responsibility to answer all questions honestly and correctly and to disclose all material facts. No cover will be arranged unless we are in receipt of a fully completed proposal form and full payment has been made.

Policy Documents

Policy documents will be issued to all clients at the address stated on the proposal form. All policies and documents must be checked by the policyholder for accuracy and suitability. Any errors notified to us will then be rectified.

Refunds

If having purchased an insurance policy you decide that it does not meet your requirements, simply return the policy to Hine Insurance Brokers Ltd within 14 days of it being issued and, in most cases, provided that no claim has been or will be made, the premium will be refunded in full.

This specifically EXCLUDES motor and motorcycle policies.

Collection Of Personal Information

In order for customers to use our service we need to collect various types of information. This will involve you completing on-line forms which request personal information about you such as your name, address, e-mail address, telephone and fax numbers.

Processing Of Data

Information we collect is used to process your application for a quotation, to arrange your insurance cover, for accounting purposes and to contact you when necessary. This information may also be used for the purpose of dealing with any claims that may arise. All data processing takes place in the UK and is regulated under the Data Protection Act 1988.

Disclosure Of Information

We do not disclose any information provided by you to third parties (other than to our insurance partners and underwriters for the purposes of providing you with insurance cover and/or quotations) unless we are required to by law or any court order.

Product Updates

We will keep your name, address and contact details on our database and may from time to time use that information to make you aware of additional products, services and developments in the insurance sector generally which may be of interest to you. If you do not want your contact details to be used for these purposes please e-mail your details to info@hine.co.uk.

Cookies

We do not use cookies on our web site.

Modifying And Removing Personal Information

You may update any information you have given to us either by sending an e-mail to info@hine.co.uk or by calling 0161 438 0000. If at any time you would like your record and all personal information relating to you removed from our system, please send an e-mail to info@hine.co.uk. Such removal may not be possible until any current contracts of insurance with you have expired.

You may be entitled to a copy of the information we hold about you under the provisions of the Data Protection Act 1988. To request copies please send an e-mail to info@hine.co.uk. A fee is charged for providing such information.

Changes In The Internet Terms, Conditions And Privacy Statement

We will notify you of any changes to our Internet Terms, Conditions And Privacy Statement by displaying them on this web page. If you have any questions about this statement or any part of our service you may contact us by sending an e-mail to info@hine.co.uk or by calling 0161 438 0000.

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English Law

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