

Privacy Policy and Website Terms and Conditions

General

This website is provided by AXA Assistance (UK) Limited (“AXA Assistance”) which is part of the AXA Assistance Group and whose registered office is at:

The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR

AXA Assistance is registered in England and Wales no: 02638890, and is authorised and regulated by the Financial Conduct Authority. Its Financial Services Register number is 439069. You can check this on the Financial Services register by visiting the website www.fca.org.uk.

These Terms and Conditions of Use and Privacy Policy apply to your use of this website. Please read these terms and conditions and Privacy carefully.

AXA Assistance may revise these terms and conditions of use from time to time.

By using this website, you accept these terms and conditions in full; accordingly if you disagree with these terms and conditions or any part of these terms and conditions, you must not use this website.

This website uses cookies; by using this website or agreeing to these terms and conditions, you consent to our use of cookies in accordance with the terms of our [Cookies Policy](#).

You must be at least 18 years of age to buy products and services from this website; by using this website for that purpose you warrant and represent to us that you are at least 18 years of age and are bound by these terms and conditions.

Availability

AXA Assistance will endeavour to ensure that this website is accessible for 24 hours a day. However AXA Assistance will not be liable if, for any reason, the website is unavailable at any time, or for any period.

AXA Assistance will have the right to suspend access to or withdraw this website temporarily or permanently and without notice.

AXA Assistance will not be liable for any loss or damage arising in contract, tort or otherwise if this website becomes unavailable or suspended for any reason.

Registration and accounts

To be eligible for an individual account on this website you must be at least 18 years of age and resident in the United Kingdom.

You may register for an account with this website by either:

- Requesting a quote for a product or service to be sent to you by email
- Purchasing a product or service from this website

We may be required to cancel your account at any time without notice.

If you register for an account with this website you will be asked to choose a password, which you must keep confidential.

You are responsible for any activity on this website arising out of any failure to keep your password confidential, and may be held liable for any losses arising out of such a failure.

You must notify us immediately you become aware of any unlawful disclosure of your password.

Your personal data and legal rights

You will be asked to provide us with certain personal data in order to buy a policy and/or obtain a quote. The personal information AXA Assistance collects through the website may include details such as your name, e-mail address, postal address, telephone number and date of birth and bank or credit card details.

Personal information is collected by AXA Assistance on the website:

- when you apply for a quote for our products or services;
- when you purchase any of our products or services;
- when you fill out a survey, or vote in a poll on this website;
- through feedback forms and web analytics tags; and
- when you provide your details to us either online or offline.

We may also collect your IP address via a web analytics package.

Any personal information you supply to AXA Assistance via this website or via any third party website will be treated in accordance with the Data Protection Act 1998 and the Privacy and Electronic Communications Regulations 2003.

Where you have agreed that we may do so, we may use the information we collect so we and selected partners may send you information about our and their products and services, including services described in our website. We may also use the information we collect for analytical purposes and to assist us in improving our processes, products and services. We will use information collected to safe-guard against fraud and money laundering. We are required to report details of some suspicious activities to the Serious Organised Crime Agency (“SOCA”).

If you provide personal information via the website, you will be told what the information you provide will be used for before the information is submitted to us and you will have the chance to withhold or withdraw your consent for a use other than as listed above. We may send this information in confidence to companies within the AXA Group and other companies acting on our instructions, including those outside of the European Economic Area.

AXA Assistance is committed to delivering the rights that the Data Protection Act 1998 and Privacy and Electronic Communications Regulations provide to individuals. Amongst these are:

- the right to object to your personal information being used for direct marketing. We will give you the ability to object to this, and where required we will ensure we obtain your consent before undertaking marketing; and
- the right to request a copy of the personal information AXA Assistance holds about you. To do this, please write to us with full details of what you require to AXA Assistance, at the following address:

Data Protection Officer
AXA Assistance (UK) Limited
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR

Errors and omissions

If you believe that there may be an error in any of the information that you have submitted via the website, please email: web.sales@axa-assistance.co.uk. We will review and amend your records as soon as possible.

Acceptable use

You may:

- only use this website for your own personal and business purposes and not for any purpose that damages our reputation or takes advantage of it.
- view pages from this website in a web browser
- download pages from our website
- print pages from this website
- link to the website, provided you do so in a way that is fair and legal, and does not damage our reputation or take advantage of it. However, you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

This website must not be framed on any other website, nor may you create a link to any part of this website other than the website itself. AXA Assistance reserves the right to withdraw linking permission without notice. Our status (and that of any identified contributors) must always be acknowledged as the authors of material on this website.

You must not:

- use this website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, trojan horse, worm, keystroke logger, rootkit or other malicious computer software.
- 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.
- use this website in any way or take any action that causes, or may cause, damage to this website or impairment of the performance, availability or accessibility of this website.
- use this website in any way that is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity.
- modify the paper or digital copies of any materials you have printed off or downloaded in any way and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.
- edit or otherwise modify any material on this website
- republish material from this website (including republication on another website);
- sell, rent or sub-license material from this website;
- exploit material from this website for a commercial purpose; or
- redistribute material from this website.

We reserve the right to restrict access to areas of this website, or indeed our whole website, at our discretion, you must not circumvent or bypass, or attempt to circumvent or bypass, any access restriction measures on this website.

Trademarks, copyright and other intellectual property rights

AXA Assistance and AXA Assistance Group own the copyright, all other intellectual property rights existing on or within the website and all material on this website, including all the trademarks visible on the website. All such rights are reserved and you may not reproduce the logo without written consent from AXA Assistance and AXA Assistance Group.

You are not permitted to modify or in any way change any of the information available on the website.

Breaches of these terms and conditions

Without prejudice to our other rights under these terms and conditions, if you breach these terms and conditions in any way, or if AXA Assistance reasonably suspects that you have breached these terms and conditions in any way, we may:

- send you one or more formal warnings;
- temporarily suspend your access to our website;
- permanently prohibit you from accessing our website;
- block computers using your IP address from accessing our website;
- contact any or all of your internet service providers and request that they block your access to our website;
- commence legal action against you, whether for breach of contract or otherwise; and/or
- suspend or delete your account on this website

Where we suspend or prohibit or block your access to this website or a part of this website, you must not take any action to circumvent such suspension or prohibition or blocking (including creating and/or using a different account).

Liability

Nothing in these terms and conditions will:

- limit or exclude any liability for death or personal injury resulting from negligence;
- limit or exclude any liability for fraud or fraudulent misrepresentation;
- limit any liabilities in any way that is not permitted under applicable law; or exclude any liabilities that may not be excluded under applicable law.

AXA Assistance shall not be liable for any loss of use, profits, savings or data or any indirect, special or consequential damages or losses, whether such losses arise in contract, negligence or tort, including without limitation, any losses in relation to your use of, reliance upon or inability to use the website.

AXA Assistance cannot warrant that the website is free of viruses or technical defects of any description, and accepts no responsibility for any technical problems arising from

your use of the website.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically malicious harmful material that may infect your computer, computer equipment, computer programs, data or other proprietary material due to your use of the website or to your downloading of any material posted on it or on any website linked to it.

Assignment

You hereby agree that we may assign, transfer, sub-contract or otherwise deal with our rights and/or obligations under these terms and conditions.

You may not without our prior written consent assign, transfer, sub-contract or otherwise deal with any of your rights and/or obligations under these terms and conditions.

Severability

If a provision of these terms and conditions is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect.

If any unlawful and/or unenforceable provision of these terms and conditions would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

Third party rights

A contract under these terms and conditions is for our benefit and your benefit, and is not intended to benefit or be enforceable by any third party.

The exercise of the parties' rights under a contract under these terms and conditions is not subject to the consent of any third party.

Law and jurisdiction

AXA Assistance has established this website in England and Wales. English Law shall govern its use at all times and, in the event of a dispute, the relevant parties shall irrevocably submit to the exclusive jurisdiction of the English courts.

Complaints

If you have a complaint in relation to the website, please contact us at the following address:

Customer Relations Team
AXA Assistance (UK) Limited
The Quadrangle
106-118 Station Road
Redhill, Surrey
RH1 1PR

We will deal with your dissatisfaction as soon as we can and try to reach an amicable resolution.

If we are unable to reach a resolution within 8 weeks, or if you are not happy with our resolution, you may have the right to refer the matter to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone 0800 023 4567.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your legal rights.

Details on how to take your complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform which has been set up by the EU Commission:

http://ec.europa.eu/consumers/odr/index_en.htm