



TERMS AND CONDITIONS OF WEBSITE USE

As a visitor to a Wilson Smith Group website, you agree to comply with the following terms and conditions; please read them carefully.

By accessing or using any Wilson Smith Group website, or one of the services you can access from any such site, you accept that these terms and conditions apply to that use and to that service. Please leave our site and do not use our services if that is not acceptable to you.

We revise these terms and conditions from time to time. You should therefore regularly re-read these terms and conditions. The date these terms and conditions were last changed is always shown at the end of the current edition. If you use a Wilson Smith Group web site (or one of the services you can access from a Wilson Smith Group web site) after a change has been made to these terms and conditions, by doing so you agree that the latest edition of these terms and conditions applies to your use and to that service.

Companies in our group have separate names and identities, but for the sake of simplicity the terms 'Wilson Smith Group', 'WSG', 'Group', 'we' or 'our' are used below to refer to all the companies within our group, unless we say otherwise below.

A visitor to any WSG website is referred to below as 'visitor' 'you' or 'your'.

These terms and conditions apply to all WSG websites unless any WSG web site provides otherwise. Our group web site is www.wilsonsmithgroup.com. When you access the website at www.wsglondon.co.uk you arrive at the WSG website of Wilson Smith Group London Limited (WSGLLL). WSGLL is an independent international insurance and reinsurance Lloyd's broker, operating worldwide. WSGLL's principal place of business is 5th Floor, 10 Philpot Lane, London EC3M 8AA and WSGLL is authorised and regulated by the Financial Conduct Authority (FCA). WSGLL's permitted business is arranging general insurance contracts and its FCA firm reference number is 923768. This can be verified on the Financial Services Register <https://register.fca.org.uk/s>. WSGLL services which you access from www.wsglondon.co.uk or from www.wilsonsmithgrouplondon.com are provided on the basis of terms and conditions directly applicable to those services, and where there is any conflict between those terms and conditions and this document it is those terms and conditions which take precedence. For example, where those terms and conditions deal with WSGLL's liability to you as a consumer of those services, and what they say conflicts with what is said below, WSGLL's terms and conditions for the supply of those services apply instead.

You agree that you are responsible for your use of any WSG web site. We do not accept responsibility to you for any such use, which is at your risk.

We may at any time and without prior notice suspend or cancel any part or all of any service accessible from a WSG web site.

Currently, you do not need to pay to use any of the services accessible from any WSG web site, but we reserve the right to introduce charges at a later date should we so decide.

We do not provide any guarantee regarding the validity or accuracy of any of our services.

We will not be responsible if for any reason whatever you are unable to use any of the services normally accessible from a WSG web site.

We are not responsible for:

- any inaccuracies in, or omissions from, any WSG web site;
- any decision that you may make based on information on any WSG web site;
- for any direct or indirect loss or damage of any kind that you may suffer arising from your use of:
- any WSG web site;
- any service accessible from any WSG web site; or
- any information obtained directly or indirectly from any WSG web site.

We try to make sure that the information provided by WSG on its web sites is accurate at the time of publication. However, we do not guarantee the accuracy of this information, or of any information which you may obtain through using any hyperlink on any WSG web site.

We also try to update the information on our web sites on a regular basis. If you come across any errors which may slip through, we apologise and will correct them when they are drawn to our attention.

We are not responsible for the contents of any other web site, including any which you may access through any of our web sites.

If we provide a hyperlink on any WSG web site to a third party site, that is because we believe that the other site contains, or may contain, further information relevant to what we have to say on our web site. In some cases, in order to give a balanced view, a hyperlink may connect you to a web site containing contradictory viewpoints to those expressed by us or on our own web site. If you decide to access a third party web site through a hyperlink on a WSG web site, you do so at your own risk, including the risk that you may be navigating to an unsafe web site where your computer may be infected by computer viruses or other malware.

Your use of a WSG web site will not grant you any rights to use any WSG trademark or other intellectual property belonging to any company in our Group.

Nothing you may see on any WSG web site, or any information you may obtain from using any WSG web site (including through any hypertext links), is intended to be, or constitutes an invitation, to invest in or otherwise deal in shares or other capital of any WSG company.

If you see statements on any WSG web site, or in any document you access from any WSG web site, including the words such as “anticipates”, “believes”, “plans”, “projects”, etc., these are, or may be, forward looking statements. Any forward looking statement is subject to risk and uncertainty. Actual results may differ from those expressed in such a statement. We do not undertake to update any forward looking statement to reflect any changes in our expectations, or to reflect what actually happens, although (as stated above) we do try to make sure that what is stated on any WSG web site is not made redundant or obsolete by the passage of time.

Apart from personal data, which will be treated in accordance with our privacy policy which appears on this site, if you provide us with any information over one of our web sites, you agree that we have unlimited

rights to that information as provided, and that we may use that information in any way we choose. No information provided by you over one of our web sites will be, or will be treated by us as being, in any way confidential unless stated otherwise on any WSG web site.

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You undertake neither to violate the security of any WSG web site or the services accessible through it, nor to try to do so.

Cookies

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the website.

The cookie is sent back and forth between a web browser and the server it accesses. The information a cookie contains and its purpose is determined by the website operator and can be used by the web server every time you visit that site.

Cookies are used to save time and make visiting web sites more efficient, to record site usage and remember information input on forms and pass information from page to page during a single user's website session.

They can be used for many different reasons - from remembering login information and what is in your online shopping basket and in respect of online adverts so you see more adverts suited to what you want.

Cookies at WSG

We use cookies for statistical and functionality purposes only, we track how many individual unique users we receive and the frequency they visit our websites.

The information tells us which of our pages are most frequently visited and by which types of users and from which countries. This allows us to see which content is more popular than others. We use Google Analytics http://www.google.com/intl/en_uk/analytics to do this.

The information that we collect from cookies is anonymous and does not identify people or collect personal data about website visits.

We don't sell the information collected by cookies, nor do we disclose the information to third parties, except to our associated companies and where required by law (for example to government bodies and law enforcement agencies).

How Can You Manage Your Cookies?

You can manage how your computer/internet device manages cookies through your browser settings.

Most browsers can be altered to prevent your computer from accepting cookies.

This may result in some of the features of this site and other sites not working properly and may restrict your user experience.

If you don't want to receive cookies, you can modify your browser so that it notifies you when cookies are sent to it or you can refuse cookies altogether.

You can modify your browser settings through the menu, generally found under 'options' or 'preferences'.

The following links may be helpful, otherwise you should use the 'Help' option in your browser for more details.

How to manage your Cookie settings in:

Internet Explorer <https://support.microsoft.com/en-us/topic/delete-and-manage-cookies-168dab11-0753-043d-7c16-ed5947fc64d>

Microsoft Edge <https://support.microsoft.com/en-us/windows/microsoft-edge-browsing-data-and-privacy-bb8174ba-9d73-dcf2-9b4a-c582b4e640dd>

Firefox <https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer>

Chrome <https://support.google.com/chrome/answer/95647?co=GENIE.Platform%3DDesktop&hl=en>

Safari <https://support.apple.com/en-gb/guide/safari/sfri11471/mac>

There is lots of guidance available explaining what cookies are and what they can do.

More Information about Cookies

More information to help you find out more about cookies can be found on the following links: -

<http://www.allaboutcookies.org>

<http://www.youronlinechoices.eu>

<http://www.international-chamber.co.uk/our-expertise/digitaleconomy>

Conditions of use

By continuing to use the site you agree to the use of cookies. Acceptance of these cookies is a condition of using the WSG websites and if these cookies are restricted or refused in any way we can offer no guarantee that the site will function properly for you.

Where your information is stored

Information which you provide us with is stored on a computer located in the European Economic Area (EEA). This is necessary in order to process the information and to send you any information you have requested. In addition, if you use our Services while you are outside the EEA, your information may be transferred outside the EEA in order to provide you with those Services.

Enforcement

These terms and conditions are governed by, and are to be construed in accordance with, English law. If there is any dispute arising in relation to these terms and conditions, or any dispute in connection with a WSG web site, the English courts will have non-exclusive jurisdiction over the dispute.

If any part of these terms and conditions is held by any court or other competent authority to be invalid, unlawful or unenforceable to any extent, it will be severed from the remaining terms and conditions to the minimum extent necessary to ensure that the remainder of these terms and conditions remain valid, lawful and enforceable to the fullest extent permitted by law.

9th July, 2021