



Our site terms of use

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We know that sometimes the legal bits and bobs aren't the most interesting, but nevertheless we would still recommend you spend some time reading through our terms and conditions carefully.

1. Website terms of use

These terms of use (together with the documents referred to in it) tell you the terms of use on which you may make use of our website at www.royallondon.ie ('website'). Use of our website includes accessing, browsing or purchasing products or services on our website.

This website is operated by Royal London Insurance Designated Activity Company ('Royal London', 'we', 'us' or 'our'). We are registered in Ireland under company number 630146 and have our registered office at 47-49 St. Stephen's Green, Dublin 2. Our VAT number is IE 3562096IH.

We are regulated by the Central Bank of Ireland.

Please read these terms of use carefully before you start to use our website, as these will apply to your use of our website. We recommend that you print a copy of this for future reference.

By using our website, you confirm that you accept these terms of use and that you agree to comply with them. Please note that these terms of use, its subject matter and its formation shall at all times be governed by the law of Ireland. The courts of Ireland have exclusive jurisdiction over all claims or disputes arising in relation to, out of, or in connection with, the terms of use of this website, the information contained in this website and its use.

The products and information in this website are provided for Residents of the Republic of Ireland only and are only available via authorised intermediaries. Any person who is a minor or otherwise unqualified to be a party to a contract is not entitled to apply for any of the products listed on the website.

If you do not agree to these terms of use in their entirety, you must not use our website.

We reserve the right to modify or remove part of this legal notice at any time. When changes are made we will revise the "last modified" date at the top of this page. Please check this page periodically for changes as they are binding on you.

If you purchase products or service from a company within The Royal London Group, that purchase will also be subject to the terms and conditions applicable to that product or service. If these terms of use conflict with any product or service related terms and conditions, the relevant product or service related terms and conditions shall prevail.

2. Disclaimer

We make every effort to ensure that the information contained on our website is current, accurate and complete at the date of publication. No representation or warranty or undertaking of any kind

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Information on this website is for general information purposes only. Nothing on the pages of this website shall be deemed to constitute financial advice or other professional advice in any way. You must obtain financial or other professional advice if you require it, before taking, or refraining from, any action on the basis of the content on our website.

We do not guarantee that our website, or any content on it, will always be available or be uninterrupted. Access to our website is permitted on a temporary basis. We reserve the right to suspend, withdraw, discontinue or change, all or any part of, this website without notice at any time and accept no responsibility for these pages not being available at all times.

We do not warrant that this website or the server from which it is accessed are free from viruses, worms, Trojan horses, or other harmful components and we will not be liable for any loss or damage caused to your computer equipment, computer programs, data or other proprietary material due to your use of our website or to your downloading of any content on it, or on any website linked to it. You should use your own virus protection software.

You are responsible for making all arrangements necessary for you to have access to our website.

You are also responsible for ensuring that all persons who access our website through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

You must not misuse our website by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to our website, the server on which our website is stored or any server, computer or database connected to our website. You must not attack our website via a denial-of-service attack or a distributed denial-of service attack. We will report any breach of this condition to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our website will cease immediately.

You agree to use the website only for lawful purposes and in a way which does not infringe the rights of anyone else or restrict or inhibit anyone else's use and enjoyment of the website. Website content must not be copied or reproduced, modified, redistributed, used or otherwise dealt with for any other reason without our express written permission. You are not entitled to use the content of the website for commercial exploitation in any circumstances.

3. Hyperlinks

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it.

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.

You must not establish a link to our website in any website that is not owned by you.

Our website must not be framed on any other website.

We reserve the right to withdraw linking permission without notice.

Where our website contains links to third party websites, these links are provided solely as a convenience to you and not as an endorsement by us of the contents on such third party websites. Royal London is not responsible for the content of linked third party sites and does not make any representations regarding the content or accuracy of materials on such third party websites. If you decide to access linked third-party websites, you do so at your own risk.

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