

Terms and Conditions

The following section contains the conditions governing your use of the entire content of the website under the domain name www.motorichiban.com and other associated URLs (the "Site") and to any correspondence by email between us and you. By using this Site you agree to these terms and conditions of use. If you do not accept these terms and conditions in full, you must leave the Site immediately. We may amend these terms and conditions at any time without notice. You should check this webpage from time to time to review the current terms and conditions because they are binding on you.

The Site is operated by Aioi Nissay Dowa Insurance Company of Europe Limited (the "Company"). The Company has prepared these web pages on behalf of itself and the associated companies and trading styles represented on this website.

Aioi Nissay Dowa Insurance Company of Europe Limited

Aioi Nissay Dowa Insurance Company of Europe Limited, registered office: 5th Floor, 11 Old Jewry, London, EC2R 8DU, UK. Our telephone number is +44 (0)20 7367 1010, our contact e-mail address is info@motorichiban.com and the URL for this website is www.motorichiban.com. The Company is registered in England and Wales under the number 5046406. The Company is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 401084 and is a member of the MS&AD Insurance Group. Aioi Nissay Dowa Insurance Company of Europe Limited operates under the 'Aioi Nissay Dowa Insurance Europe' and 'Aioi Nissay Dowa Europe' trading styles.

The Prudential Regulation Authority and the Financial Conduct Authority
The Prudential Regulation Authority's website can be visited at www.bankofengland.co.uk. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct

Authority can be contacted on 0800 111 6768.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website.

Ownership of Material

All copyright, designs, graphical and text arrangements, logos, trademarks, database rights and any other intellectual property rights in all material on the Site are owned by the Company unless otherwise indicated.

Use of Site

The content of the pages of this website is for your general information and use only. It is subject to change without notice.

Interference or entry to the Site with intent to corrupt, damage or deny service from the Site or for commercial benefit is taken seriously and we will take such action as is necessary to protect the Site from any such activities. You acknowledge that damages may not be an adequate remedy for any infringement and that we are entitled to the remedies of injunction, specific performance, an order to deliver up materials which infringe our intellectual property rights and any other statutory or equitable relief and that no proof of special damages is necessary for reliance on such remedies.

Availability of Site

Whilst we have taken care in the preparation of the Site, certain technical matters may be beyond our control and we cannot guarantee that you will have uninterrupted or error free access to all of the Site at all times, that defects will be remedied, or that the Site, or the server that makes the Site available,

are virus free. Access may be suspended occasionally or restricted to allow for repair or maintenance or for the introduction of new services.

External links

Links to third party websites are provided solely for your convenience. When you activate these links you will leave the Site. We do not endorse or take responsibility for the content on third party websites or the availability of those websites and we are not liable for any loss or damage that you may suffer by using those websites. If you decide to access linked websites you do so entirely at your own risk.

Our Liability

While we have taken all reasonable steps to ensure the accuracy and completeness of the content of the website, we exclude any warranties, undertakings or representations (either express or implied) to the full extent permitted under applicable law, that the website or (including without limitation) all or any part of the content or materials, accuracy, availability or completeness of the content of the site or any part of the content or materials are appropriate or available for use either in the United Kingdom or in other jurisdictions. If you use this website from other jurisdictions, you are responsible for compliance with applicable local laws.

We accept no liability in contract, tort, negligence, statutory duty or otherwise (to the maximum extent permitted by applicable law) arising out of the use of or access to this site (which includes without limitation) any errors or omissions contained in this site or if the site is unavailable and we shall not be liable for any direct or indirect:

- economic losses (including without limitation loss of revenues, data, profits, contracts, use, opportunity, business or anticipated savings);
- loss of goodwill or reputation;
- special, incidental, consequential loss or damage, suffered or incurred arising out of or in connection with

your use of the site and these terms and conditions.

- Access to and use of the site is at the user's own risk and we do not warrant that the use of the site or any material downloaded from it will not cause damage to any property, or otherwise minimise or eliminate the inherent risks of the internet including but not limited to loss of data, computer virus infection, spyware, malicious software, trojans and worms. Also, we accept no liability in respect of losses or damages arising out of changes made to the content of the site by unauthorised third parties.

If any provision in these terms and conditions shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable for any reason, such provision shall be deemed deleted and will not affect the validity or enforceability of the remaining provisions.

Waiver

If you breach these terms of use and we do not take immediate action against you we are still entitled to enforce our rights and remedies in respect of any such breach or any subsequent breach.

Jurisdiction and Law

These conditions of use shall be governed by and construed in accordance with English law. Any disputes shall be subject to the exclusive jurisdiction of the English courts.

If you wish to contact us regarding any matter set out in these terms and conditions you may do so by e-mail, by phone or in writing.

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