

TEMPLATE WEBSITE TERMS AND CONDITIONS

Credit

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Introduction

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[You must be at least [18] years of age to use this website. By using this website [and by agreeing to these terms and conditions] you warrant and represent that you are at least [18] years of age.]

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Nothing in this website disclaimer will exclude or limit any warranty implied by law that it would be unlawful to exclude or limit; and nothing in this website disclaimer will exclude or limit AIZ's liability in respect of any:

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- fraud or fraudulent misrepresentation on the part of AIZ; or
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Reasonableness

By using this website, you agree that the exclusions and limitations of liability set out in this website disclaimer are reasonable.

If you do not think they are reasonable, you must not use this website.

Other parties

[You accept that, as a limited liability entity, AIZ has an interest in limiting the personal liability of its officers and employees. You agree that you will not bring any claim personally against AIZ's officers or employees in respect of any losses you suffer in connection with the website.]

[Without prejudice to the foregoing paragraph,] you agree that the limitations of warranties and liability set out in this website disclaimer will protect AIZ's officers, employees, agents, subsidiaries, successors, assigns and sub-contractors as well as AIZ's.

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If any provision of this website disclaimer is, or is found to be, unenforceable under applicable law, that will not affect the enforceability of the other provisions of this website disclaimer.

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You hereby indemnify AIZ and undertake to keep AIZ indemnified against any losses, damages, costs, liabilities and expenses

(including without limitation legal expenses and any amounts paid by AIZ to a third party in settlement of a claim or dispute on the advice of AIZ's legal advisers) incurred or suffered by AIZ arising out of any breach by you of any provision of these terms and conditions[, or arising out of any claim that you have breached any provision of these terms and conditions].

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Variation

AIZ may revise these terms and conditions from time-to-time. Revised terms and conditions will apply to the use of this website from the date of the publication of the revised terms and conditions on this website. Please check this page regularly to ensure you are familiar with the current version.

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AIZ may transfer, sub-contract or otherwise deal with AIZ's rights and/or obligations under these terms and conditions without notifying you or obtaining your consent.

You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these terms and conditions.

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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 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.

Entire agreement

These terms and conditions constitute the entire agreement between you and AIZ in relation to your use of this website, and supersede all previous agreements in respect of your use of this website.

Law and jurisdiction

These terms and conditions will be governed by and construed in accordance with [GOVERNING LAW], and any disputes relating to these terms and conditions will be subject to the [non-]exclusive jurisdiction of the courts of [JURISDICTION].

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