

TERMS AND CONDITIONS

1. Introduction

These terms and conditions ("Agreement") govern your use of the Farminsurance365.com website ("Website") which is owned and operated by Marketing Mix 365 Limited ("we," "us," or "our"). All users and visitors of our Website ("you" or "your") should take the time to read this Agreement in its entirety.

By accessing or using the Website, you agree to abide by these terms and conditions and any applicable laws and regulations. If you do not agree with any part of this Agreement, you must not use our Website.

2. Intellectual Property Rights

- a) The Website and its contents, including but not limited to design, text, graphics, photographs, pictures, and logos, are the property of Marketing Mix 365 Limited or its licensors and are protected by copyright, trademarks and other intellectual property laws and rights.
- b) You may not copy, reproduce, distribute, modify, republish, display, post, transmit or create derivative works of the Website or its content without our prior written consent. You may view or print individual pages only for your own personal use.

3. Limitation of Liability

- a) Although we endeavour to ensure that the content on this website is accurate and up-to-date, we make no warranties or representations regarding the accuracy, reliability, or completeness of the information provided on the Website.
- b) We may make changes to the materials contained on the Website at any time without notice. However, we do not make any commitment to update the materials.
- c) We cannot promise that the Website will be uninterrupted or entirely error-free; being provided on an 'as available' basis, we are not responsible if the Website is unavailable for any reason beyond our control.
- d) To the fullest extent permitted by law, we disclaim all liability for any direct, indirect, incidental, consequential, or punitive damages arising out of or in connection with the use of the Website.
- e) We require that you abide by this Agreement in order to use our website. You undertake to reimburse us, upon demand, for any costs and expenses, including incurred legal fees, if your failure to comply with them results in us suffering a claim, action, liability, or loss as a result of your failure to abide by our Agreement.
- f) Without giving you prior notice, we retain the right to change or remove the Website or any portion of it temporarily or permanently. We will not be held responsible in any way for any such modification or removal. We also reserve the right to modify these terms & conditions without reference to you.

4. Links

We have not reviewed all of the websites or links connected to this Website and have no control over these external sites and resources. We are not responsible for the content of any such linked site and the inclusion of any link does not imply our recommendation, endorsement, or guarantee of the validity of any content, information, advertising products, services or other materials provided on any third-party websites or resources. Use of any linked website is at the user's own risk.

5. User Obligations

- a) You agree to provide accurate, complete, and up-to-date information when using the Website and submitting information through our Website forms ("form(s)").
- b) If you are not over 18 or not living in the Republic of Ireland, you should not attempt to submit a form(s) on this Website. However, you should feel free to browse our Website provided that you accept these terms. A form(s) submission signifies that you have read, understand, and agree to be bound by the terms of this Agreement. You must not use this Website if you do not agree to be bound by all of these terms & conditions.

6. Privacy

- a) We adhere to the Data Protection Code of Practice and are committed to protecting your privacy and handling your personal data in accordance with applicable data protection laws.
- b) Please refer to our Privacy Policy for information on how we collect, use, and disclose personal data.

7. General Disclaimer

We are a marketing company. This Website is an independent free website created to help farms and agri contractors find the best deals on farm insurance. We do not have Central Bank of Ireland authorisation. As stipulated by the Central Bank and Financial Services Authority of Ireland Act, 2003, We do not provide any insurance advice and the information on this website should not be interpreted as insurance advice. We act only to introduce you to authorised insurance experts who are regulated in the Republic of Ireland by the relevant Financial Authorities. Please visit the CBI website for further details at <https://www.centralbank.ie/regulation>.

Upon completion of our Website form(s), we will introduce you to an authorised insurance expert. We use the contact details and information you have given us on the form submission to make the introduction. An adviser will contact you by telephone. During the call, the expert advisor will discuss your options in more detail to see if they can help.

The content on this Website should be used for information purposes only and should not be relied upon to make, or refrain from making, any decision; nor to take, or refrain from taking, any action.

8. Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of Ireland. Any dispute arising out of or in connection with this Agreement and use of the Website shall be subject to the exclusive jurisdiction of the Irish courts.

9. Modifications

We reserve the right to modify or amend these terms and conditions at any time. Any changes will be effective immediately upon posting on the Website. If you use the site after we have changed the terms, you will be bound by the new terms. It is your responsibility to review this Agreement periodically for updates.

10. Name and Registered Office: Marketing Mix 365 t/a farminsurance365.com
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