Insurance Tracker Terms and Conditions

NatWest

Key points at a glance

This section is a plain-English summary only. The numbered sections below are the legally binding terms.

• Insurance Tracker is a **home-insurance monitoring and insights service** operated by Uinsure Limited. It is not an insurance policy and it is not financial advice.

• You must be **aged 18 or over** and resident in the United Kingdom to use Insurance Tracker.

• We use the information you give us — including documents you photograph, upload from your photo library, or forward by email — to show you details of your policies and send you reminders and insights. You remain responsible for your own insurance cover.

• The App may ask for permission to access your **camera** (to photograph policy documents), your **photo library** (to select existing document images) and to send **push notifications** (to deliver renewal reminders, weather alerts and other timely information). Each permission is requested through your device's native prompt and none is mandatory — you can deny or revoke any of them at any time.

• Where Insurance Tracker offers you a comparable or alternative quote, that quote is arranged by **Uinsure Limited** itself, acting as an FCA-authorised insurance intermediary drawing on its panel of insurers. If you take out cover, your contract of insurance is with the **panel insurer** that underwrites the policy, arranged and administered by Uinsure.

• You can also use Insurance Tracker simply to track a policy you hold with **another insurer**. In that case we use the information only to show it back to you and send you reminders — we do not pass it to the other insurer, and we have no relationship with them.

• Insurance Tracker operates on the basis of your **consent**. You can withdraw your consent and close your account at any time — if you do, we will stop processing your data for Insurance Tracker and delete it, subject to any limited records we must keep for legal or regulatory reasons.

• You can choose which channels we use to contact you (email, SMS and push notifications) and manage those preferences independently.

• We can update these terms, but we will tell you in advance if we make material changes.

• Our liability is limited as set out in section 18. **Nothing in these terms removes your statutory consumer rights.**

1. About these Terms

1.1 These End User Licence Agreement and Terms of Use ("**Terms**") are a legal agreement between you and Uinsure Limited. They govern your access to and use of the Insurance Tracker website, mobile app, and related services (together, the "**Service**").

1.2 By creating an account, installing the app, or otherwise using the Service, you confirm that you have read, understood and agreed to these Terms and to our **Privacy Notice** and **Cookie Policy**. If you do not accept these Terms, please do not use the Service.

1.3 These Terms should be read together with any additional terms that apply to specific features or offers. Where there is any conflict, the additional terms will prevail for that feature or offer only.

2. Definitions

In these Terms:

• "**Account**" means the account you create to access and use the Service.

• "**App**" means the Insurance Tracker mobile application available for iOS and Android.

• "**Content**" means information, text, images, documents, alerts, insights, quotes and any other material made available through the Service.

• "**Partner**" means a bank, building society, financial adviser, mortgage broker, affinity partner or other organisation through which the Service is offered to you.

• "**Platform**" means the Insurance Tracker website and App together.

• "**Panel Insurer**" means an insurer on Uinsure's insurer panel that underwrites policies arranged by Uinsure Limited as intermediary.

• "**Policy Information**" means information about your insurance policy that you give us or that we extract from documents, emails or other sources you provide.

• "**Service**" has the meaning given in section 1.1.

• "**Third-Party Policy**" means an existing insurance policy you hold with an insurer or intermediary other than Uinsure, which you choose to track inside Insurance Tracker.

• "**Uinsure Quote Journey**" means the quote-and-buy process operated by Uinsure Limited, where Uinsure arranges a quote for home insurance from its Panel Insurers.

3. Who we are

3.1 The Service is operated by **Uinsure Limited**, a company registered in England and Wales (company number **06046870**) with its registered office at 1st Floor, XYZ Building, 3 Hardman Boulevard, Manchester, M3 3AQ.

3.2 Uinsure Limited is authorised and regulated by the Financial Conduct Authority (**FCA**) under firm reference number **463689**. You can check this on the FCA Register at **register.fca.org.uk.**

3.3 Uinsure Limited is registered as a data controller with the Information Commissioner's Office under reference **Z981049X**.

3.4 Insurance Tracker may be made available to you through a Partner (for example, through a Partner's own banking app or website). Even where you access the Service through a Partner-branded experience:

• your agreement for the use of the Service is with **Uinsure Limited** under these Terms;

• Uinsure Limited is the data controller for your personal data as described in our Privacy Notice; and

• the Partner may have a separate relationship with you under their own terms, which you should read in addition to these Terms.

4. The Service we provide

4.1 Insurance Tracker is a digital service designed to help you keep track of your home insurance. The Service typically includes:

• Recording details of your home insurance policy, whether that policy was arranged by Uinsure or by another insurer or intermediary (a Third-Party Policy).

• Sending you reminders and alerts, including upcoming renewals and notable changes.

• Providing insights about your cover, including potential savings or alternative options.

• Where appropriate, offering you a comparable or alternative quote from Uinsure by directing you into the **Uinsure Quote Journey.**

4.2 **Insurance Tracker is not itself an insurance product.** Insurance Tracker records and displays policy information and sends reminders and insights. It does not underwrite insurance, issue policies or arrange cover automatically on your behalf.

4.3 **Role of Uinsure.** Where the Service offers you an alternative quote, that quote is arranged by **Uinsure Limited** itself, acting as an FCA-authorised insurance intermediary. Uinsure works with a panel of insurers (the Panel Insurers) who underwrite the policies Uinsure arranges. If you take out a policy through the Uinsure Quote Journey, your **contract of insurance is between you and the relevant Panel Insurer**, with Uinsure arranging and administering the policy. The separate customer terms, Insurance Product Information Document (IPID) and policy wording for that product will apply alongside these Terms.

4.4 **Third-Party Policies.** Where you use Insurance Tracker only to track a policy held with another insurer or intermediary, Uinsure has no contractual relationship with that insurer or intermediary, does not share your tracking data with them, and is not responsible for your policy with them. You remain the customer of that insurer or intermediary and their terms apply to that policy.

4.3 **Insurance Tracker does not provide regulated financial advice.** The Service gives you information and insights to help you decide what to do. We do not make personal recommendations. If you need advice about your insurance or your wider financial position, please consult a regulated adviser.

5. Your Account and eligibility

5.1 To use the Service you must:

• be at least 18 years old;

• be resident in the United Kingdom;

• provide accurate, current and complete information when you register and as your circumstances change (including your name, date of birth, address and contact details, which we need to operate the Service and, where you ask for it, to prepare a quote); and

• keep your login credentials confidential and secure.

5.1A **Consent-based service.** Insurance Tracker is provided on the basis of your **consent**. When you sign up you consent to us processing your personal data to deliver the Service, including tracking your policy, sending you reminders, generating alternative quotes through the Uinsure Quote Journey where appropriate, and communicating with you via the channels you have selected. You can withdraw your consent at any time — see section 19. Withdrawing your consent will mean we can no longer provide the Service to you.

5.2 You are responsible for all activity carried out under your Account. You must tell us immediately at **appsupport@uinsure.co.uk** if you suspect that your Account has been accessed without your authority.

5.3 We may suspend, restrict or close your Account if we reasonably believe you have breached these Terms, if your Account is being misused, or if we are required to do so to comply with our legal or regulatory obligations.

6. Licence to use the Service

6.1 Subject to your compliance with these Terms, Uinsure Limited grants you a **limited, personal, non-exclusive, non-transferable, revocable licence** to download, install and use the App on a compatible device you own or control, and to access the Platform, for your personal, non-commercial use in the United Kingdom.

6.2 This licence does not give you any rights in the Service itself. All intellectual property rights in the Platform, the App, the Content and the Insurance Tracker brand belong to Uinsure Limited or its licensors.

6.3 You may not:

• copy, modify, translate, adapt or create derivative works of the Service;

• reverse engineer, decompile or disassemble any part of the Service (except to the extent applicable law expressly permits this);

• rent, lease, lend, sell, sub-licence or transfer the Service or any part of it;

• remove or obscure any proprietary notices;

• use the Service in a way that breaches applicable law, infringes anyone's rights, or damages or overloads our systems; or

• use automated means (scripts, bots, scrapers) to access the Service, except search-engine indexing of publicly available pages.

7. Policy Information and accuracy

7.1 You can provide Policy Information to Insurance Tracker by:

• **taking a photograph** of a policy document, renewal letter or other insurance paperwork using your device's camera (see section 7A);

• **selecting an existing image** of a policy document from your device's photo library (see section 7A);

• uploading a document file;

• forwarding emails to a forwarding address we give you;

• entering information manually; or

• using any integrations we make available from time to time.

7.2 We use automated tools (including optical character recognition and document parsing) to extract and interpret Policy Information. These tools are not perfect. While we make reasonable efforts to ensure accuracy, **we cannot guarantee that extracted or displayed information is complete, current or error-free.**

7.3 You should always check your original policy documents before making decisions about your cover. If you spot something that does not look right, please correct it in the App or contact us at **appsupport@uinsure.co.uk.**

7.4 By providing Policy Information to us, you warrant that you have the right to share that information with us for the purposes of the Service.

7A. Device permissions

7A.1 The App may request permission to access certain features of your device. Each permission is requested through the standard iOS or Android permission prompt. You can grant or deny each permission at that point, and you can change your choice at any time in your device's settings. **No permission is mandatory** — you can use the Service without granting any of them, although some features will be limited if you do not.

7A.2 **Camera**. We may ask for permission to access your device's camera so that you can take photographs of policy documents, renewal letters and other insurance-related paperwork for upload into the Service. The camera is activated only when you actively choose to capture a document — the App does not access the camera in the background or at any other time. If you deny camera permission, you can still provide Policy Information by other means (for example, selecting an existing image from your photo library, uploading a file, forwarding an email, or entering details manually).

7A.3 **Photo library**. We may ask for permission to access your device's photo library so that you can select existing photographs of policy documents or insurance-related paperwork for upload into the Service. The App accesses only the specific images you select — it does not scan, index or browse your wider photo library. If you deny photo library permission, you can still provide Policy Information by other means (for example, taking a new photograph with the camera, uploading a file, forwarding an email, or entering details manually).

7A.4 **Push notifications**. We may ask for permission to send you push notifications. Push notifications are used to deliver timely alerts relevant to your insurance and your property, including (but not limited to):

• renewal reminders and policy expiry warnings;

• quote-ready notifications when an alternative quote is available;

• weather alerts that may be relevant to your property or cover;

• important changes to the Service or to these Terms; and

• other alerts that we reasonably consider relevant to your insurance position.

Push notifications require your permission at the operating-system level of your device. You can revoke that permission at any time in your device settings. You can also manage push-notification preferences within your Account settings in the App (see section 8.5). If you deny or revoke push-notification permission, we may still contact you via email or SMS, subject to the channel preferences you have set.

7A.5 **How we use the data from these permissions.** Images captured via your camera or selected from your photo library are uploaded to the Service and processed using automated tools (including optical character recognition) to extract Policy Information, as described in section 7.2. We do not use your camera or photo library for any purpose other than document capture for the Service. Device tokens used for push notifications are processed by our push-notification service provider — see our Privacy Notice for details of how we handle this data.

8. Monitoring, reminders and insights

8.1 The Service will monitor the Policy Information you provide and send you reminders, alerts and insights (for example, about upcoming renewal dates and notable pricing changes).

8.2 These reminders, alerts and insights are provided on a reasonable-efforts basis. They depend on the information you give us being accurate and up to date. We may also rely on public data sources. If the underlying information is incorrect, out of date or incomplete, our alerts may be wrong, incomplete or delayed.

8.3 You remain responsible for managing your insurance, including ensuring that you have appropriate cover at all times and that your policies are renewed. **Do not rely solely on Insurance Tracker's alerts to manage your insurance.**

8.4 **Communication channels**. We may contact you through the following channels, depending on the preferences you have set:

• **Email**, delivered on our behalf by our email service provider.

• **SMS** (text message), delivered on our behalf by our SMS service provider.

• **Push notifications** through the App, covering renewal reminders, quote-ready alerts, weather warnings and other timely information relevant to your insurance or property. Push notifications require your device-level permission — see section 7A.4 for full details of the types of alert we may send and how to manage this permission.

8.5 **Granular preferences**. You can turn any of these channels on or off independently in your Account settings. Turning off a channel does not turn off the others, and does not close your Account.

8.6 Inactivity. If your Account has been inactive for a prolonged period, we may contact you to ask whether you still want to use the Service. If we do not hear back from you, we may close your Account and delete your data in line with our Data Retention Policy.

9. Quotes arranged by Uinsure

9.1 Where the Service offers you a quote or an alternative to your existing cover, that quote is arranged by **Uinsure Limited** acting as an FCA-authorised insurance intermediary, drawing on Uinsure's panel of insurers.

9.2 When you proceed from Insurance Tracker to obtain a formal quote, you will enter the **Uinsure Quote Journey**. The Uinsure Quote Journey is governed by Uinsure's separate customer terms, together with the Insurance Product Information Document (IPID), policy wording and demands-and-needs statement for the product. You should read these carefully before you decide whether to proceed.

9.3 Pricing, cover, eligibility criteria and policy conditions are set by Uinsure and the Panel Insurer. Quotes may change or expire and are subject to underwriting acceptance. Showing a quote inside Insurance Tracker does not mean cover is guaranteed.

9.4 If you take out a policy through the Uinsure Quote Journey, **your contract of insurance is between you and the Panel Insurer** that underwrites the policy. Uinsure Limited arranges and administers that policy as intermediary.

9.5 **Soft credit searches.** When a quote is generated, the Panel Insurer may carry out a **soft credit search** using information you have provided. A soft search is visible only to you in your own credit file, is not visible to lenders, and does not affect your credit score. If you choose to purchase a policy and pay by monthly instalments, a premium finance provider may carry out a further (hard) credit search — you will be told about this before it happens.

9.6 **Automated decisions.** Quote pricing is generated using automated systems operated by Uinsure and by the Panel Insurer. These decisions are based solely on automated processing and can have a significant effect on you (for example, they determine the price offered and whether cover is available). Under UK data protection law you have the right to request human review of such decisions, to express your point of view, and to contest the outcome. Further information, including how to exercise these rights, is set out in our **Privacy Notice**.

9.7 **Commission**. Uinsure Limited receives remuneration from the Panel Insurer in connection with policies it arranges. The basis and amount of that remuneration, together with any fees payable by you, will be set out in the pre-contract disclosure documents provided during the Uinsure Quote Journey. You can also request this information at any time by contacting **appsupport@uinsure.co.uk.**

9.8 Insurance Tracker does not arrange, compare or recommend quotes from insurers or intermediaries outside Uinsure's own panel. Where you choose to track a Third-Party Policy (see section 4.4), we do not offer to replace it unless and until you expressly enter the Uinsure Quote Journey.

10. Fees and charges

10.1 At the date of these Terms, use of the core Insurance Tracker Service is **free of charge**.

10.2 We may introduce paid or premium features in future. If we do, we will tell you clearly what the feature costs, what you are agreeing to, and give you a chance to decide whether to use it before any charge is made.

10.3 Where any paid feature is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, we will make the statutory information available to you and we will honour your statutory cancellation (cooling-off) rights.

11. Service availability, updates and support

11.1 We aim to keep the Service available at all times, but we do not guarantee uninterrupted access. Access may be unavailable from time to time for maintenance, security, technical or other reasons.

11.2 We may update, change or withdraw features of the Service at any time. Where a change is material and will affect you, we will give you reasonable notice, except where a change is required for security, legal or regulatory reasons.

11.3 You are responsible for ensuring your device meets the minimum system requirements for the App (for example, the supported iOS or Android versions published on the relevant App Store listing). We may release updates from time to time. Some updates may be mandatory and may be required to continue using the Service.

11.4 User support is available via **appsupport@uinsure.co.uk**.

We aim to respond within two working days.

12. Your content and the licence you grant us

12.1 You retain ownership of all documents, files and other content you upload to the Service ("**Your Content**"). You are responsible for the accuracy, legality and right-to-share of Your Content.

12.2 You grant Uinsure Limited a non-exclusive, royalty-free, worldwide licence to store, copy, process, display and (where necessary) adapt Your Content for the purposes of operating and improving the Service, providing it to you, and complying with our legal obligations. This licence ends when Your Content is removed from the Service, except where we are required to retain it for legal, regulatory or audit reasons.

12.3 If you give us feedback, ideas or suggestions about the Service, we may use these freely, without payment and without obligation to you.

13. Acceptable use

13.1 You must not use the Service:

• in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

• to impersonate any person, or misrepresent your relationship with any person;

• to upload or transmit any material that contains viruses or other harmful code;

• to attempt to gain unauthorised access to, interfere with, damage or disrupt the Service, or any hardware, software or network connected to it;

• to collect or harvest data from the Service; or

• to use the Service to send unsolicited marketing or commercial communications.

13.2 We may (without notice where reasonable in the circumstances) suspend your access, remove Your Content, or close your Account if we reasonably believe you have breached this section 13.

14. Privacy and data protection

14.1 We process personal data in accordance with our **Privacy Notice**, which explains what personal data we collect, how we use it, who we share it with, your data-protection rights and how to exercise them.

14.2 If you have a question about our use of your personal data, or you wish to exercise a data-protection right, please contact our Data Protection contact at **dataprotection@uinsure.co.uk** or write to **Uinsure Limited, PO Box 5524, Manchester, M61 0QR**.

15. Service messages and marketing

15.1 **Service messages**. When you use Insurance Tracker, the Service sends you service messages that form part of the product — for example, renewal reminders, quote alerts and Account notifications. You have given us consent to send you these messages when you signed up. You can manage these messages at the channel level (email, SMS, push notifications) in your Account settings, as set out in section 8.5. If you turn off every channel, we will not be able to send you reminders and the Service will no longer be useful to you; in that case we will contact you to confirm whether you want to continue to use the Service.

15.2 **Security and legal notices**. Some messages are essential for security, fraud prevention or legal and regulatory reasons (for example, a notification that your credentials have been changed, or a notice of a change to these Terms). We may send these even where you have turned off a channel, to the extent we are required or permitted by law.

15.3 **Marketing**. We will only send you marketing communications where we are permitted to do so — for example, where you have opted in or where the Privacy and Electronic Communications Regulations 2003 (PECR) “soft opt-in” applies. You can change your marketing preferences at any time in your Account settings, by using the unsubscribe link in any marketing message, or by contacting **dataprotection@uinsure.co.uk.**

16. Complaints

16.1 If you are unhappy with any aspect of Insurance Tracker, please contact us first so we can try to put things right:

• **Email**: appsupport@uinsure.co.uk

• **Post**: Uinsure Limited, 1st Floor, XYZ Building, 3 Hardman Boulevard, Manchester, M3 3AQ

16.2 We will acknowledge your complaint promptly and work to resolve it in line with our complaints procedure and the Financial Conduct Authority’s DISP rules.

16.3 If we have not resolved your complaint within **eight weeks**, or if you remain dissatisfied with our final response, you may be able to refer your complaint to the **Financial Ombudsman Service**:

• **Website**: financial-ombudsman.org.uk

• **Phone**: 0800 023 4567

• **Post**: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

16.4 Referring a complaint to the Financial Ombudsman Service does not affect your right to take legal action.

17. Intellectual property

17.1 The Insurance Tracker name, logo, Platform, App and all related Content are owned by Uinsure Limited or its licensors and are protected by copyright, trade-mark and other intellectual property rights.

17.2 Nothing in these Terms transfers any intellectual property rights to you. You may only use the Insurance Tracker name and branding as expressly permitted by us in writing.

18. Our liability

18.1 **Nothing in these Terms limits or excludes our liability for:**

• death or personal injury caused by our negligence;

• fraud or fraudulent misrepresentation;

• any breach of terms implied by the Consumer Rights Act 2015 that cannot lawfully be excluded or restricted; or

• any other liability that cannot lawfully be limited or excluded.

18.2 Subject to section 18.1, we are not liable to you for:

• any loss or damage that was not reasonably foreseeable at the time you agreed to these Terms;

• any loss or damage caused by events outside our reasonable control (see section 21);

• any loss of profit, loss of business, loss of goodwill, loss of data, or any indirect or consequential loss; or

• any loss or damage arising from you relying on information, reminders, alerts or insights provided through the Service where you could reasonably have verified that information from your own policy documents or your insurer.

18.3 Subject to section 18.1, our total aggregate liability to you in connection with these Terms or your use of the Service, whether in contract, tort (including negligence), breach of statutory duty or otherwise, is limited to **£100**.

18.4 **Insurance Tracker is supplied to you on a "reasonable care and skill" basis consistent with the Consumer Rights Act 2015**. It is not a substitute for professional insurance or legal advice, and you should make your own enquiries before taking action based on the Service.

19. Ending these Terms, withdrawing consent and closing your Account

19.1 You may stop using the Service, withdraw your consent and close your Account at any time. You can do this through the Account settings in the App, or by contacting **appsupport@uinsure.co.uk**. Withdrawing your consent will be as easy as it was to give it.

19.2 We may suspend or end your use of the Service and close your Account if:

• you breach these Terms in a serious or repeated way;

• we reasonably believe there is misuse, fraud or risk to other users or to us;

• your Account has been inactive for a prolonged period and you have not responded to our prompt to reconfirm that you still want to use the Service (see section 8.6);

• we are required to do so by a regulator, court or other competent authority; or

• we stop providing the Service (see section 11.2).

19.3 **What happens to your data when the Service ends for you.** When you withdraw consent or your Account is closed:

• we will stop processing your personal data for Insurance Tracker purposes;

• we will **delete** the personal data we hold for Insurance Tracker in accordance with our Data Subject Rights Procedure, unless we are required or permitted by law to keep it (for example, quotation or policy records where cover was arranged with a Panel Insurer, consent records needed as evidence of lawful processing, or information required for fraud prevention, regulatory reporting or the defence of legal claims); and

• any such retained information will be held and disposed of in accordance with our Data Retention Policy, as described in our **Privacy Notice**.

19.4 When your Account is closed, the licence in section 6 ends and you must stop using the Service.

20. Changes to these Terms

20.1 We may update these Terms from time to time to reflect changes in the Service, to comply with law or regulation, or for other legitimate business reasons.

20.2 We will post the updated Terms on the Platform and the App with a new "Last updated" date. If a change is **material** (for example, a change that meaningfully reduces your rights or increases your obligations), we will give you at least **30 days' advance notice** by email and/or in-app notification before the change takes effect, unless the change is required for legal, regulatory or security reasons.

20.3 Your continued use of the Service after the change takes effect means you accept the updated Terms. If you do not accept them, you may close your Account under section 19.

21. Events outside our control (force majeure)

21.1 We will not be liable for any failure or delay in performing our obligations under these Terms where the failure or delay is caused by events outside our reasonable control, including acts of God, strikes, industrial action, civil unrest, terrorist acts, war, fire, flood, extreme weather, pandemics, failure of public or private telecommunications networks, or third-party service outages.

21.2 Where this happens, we will let you know and will take reasonable steps to minimise the impact.

22. Additional terms for Apple App Store users

Where you download the App from the Apple App Store, the following additional terms apply, and you acknowledge them:

22.1 **Agreement is with Uinsure.** These Terms are a contract between you and Uinsure Limited only, and not with Apple Inc. Apple is not responsible for the App or its content.

22.2 **Scope of licence.** The licence in section 6 is further limited to a non-transferable licence to use the App on any Apple-branded product you own or control, as permitted by the Apple App Store Terms of Service.

22.3 **Maintenance and support.** Uinsure Limited is solely responsible for providing any maintenance and support for the App. Apple has no obligation to provide maintenance or support.

22.4 **Warranty.** To the maximum extent permitted by law, Uinsure Limited provides the only warranty with respect to the App, to the extent any warranty exists under these Terms. If the App fails to conform to any applicable warranty, you may notify Apple, and Apple may refund the purchase price for the App (if any). To the maximum extent permitted by law, Apple has no other warranty obligation whatsoever.

22.5 **Product claims**. Uinsure Limited, not Apple, is responsible for addressing any claims you or a third party have relating to the App or your use of it, including (a) product-liability claims, (b) claims that the App fails to conform with any applicable legal or regulatory requirement, and (c) claims under consumer protection or similar legislation.

22.6 **Intellectual property claims**. If a third party claims that the App or your possession and use of it infringes their intellectual property rights, Uinsure Limited (not Apple) is solely responsible for the investigation, defence, settlement and discharge of that claim.

22.7 **Legal compliance**. You confirm that you are not located in a country subject to a US Government embargo or designated by the US Government as a "terrorist-supporting" country, and that you are not on any US Government list of prohibited or restricted parties.

22.8 **Third-party beneficiary**. You acknowledge that Apple Inc. and Apple's subsidiaries are third-party beneficiaries of these Terms, and that upon your acceptance of these Terms Apple will have the right (and be deemed to have accepted the right) to enforce them against you.

22.9 **Contact**. For any questions, complaints or claims concerning the App, please contact **appsupport@uinsure.co.uk.**

23. Additional terms for Google Play users

23.1 Where you download the App from Google Play, your use of the App is also subject to the Google Play Terms of Service and Google's Developer Programme Policies.

23.2 You are responsible for ensuring your device is compatible with the App and for any data-roaming or carrier charges incurred through use of the App.

24. General

24.1 **Entire agreement**. These Terms, the Privacy Notice, the Cookie Policy and any additional terms we give you for specific features or offers make up the entire agreement between you and us about your use of the Service.

24.2 **Severability**. If any part of these Terms is found to be unlawful or unenforceable, the remaining parts will continue in force.

24.3 **Waiver**. If we choose not to enforce a right under these Terms, it does not mean we are giving up that right.

24.4 **Assignment**. You may not transfer these Terms or any of your rights or obligations under them without our written consent. We may transfer these Terms to another Uinsure group company, or to a successor in connection with a business reorganisation or sale, provided your rights are not adversely affected.

24.5 **Notices**. We will send legal notices about these Terms to the email address associated with your Account or by in-app notification. You must send legal notices to us at **appsupport@uinsure.co.uk** with a copy by post to Uinsure Limited, 1st Floor, XYZ Building, 3 Hardman Boulevard, Manchester, M3 3AQ.

24.6 **Language**. These Terms are provided in English. Any translation is for convenience only and the English version prevails.

25. Governing law and jurisdiction

25.1 These Terms, and any dispute or claim arising out of or in connection with them (including non-contractual disputes or claims), are governed by the **laws of England and Wales**.

25.2 The courts of **England and Wales** have non-exclusive jurisdiction to hear any dispute or claim. If you live in Scotland, you may also bring proceedings in Scotland; if you live in Northern Ireland, you may also bring proceedings in Northern Ireland.

26. Contact us

General and support enquiries: Email: **appsupport@uinsure.co.uk**

Data-protection enquiries: Email: **dataprotection@uinsure.co.uk** Post: Uinsure Limited, PO Box 5524, Manchester, M61 0QR

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