

The agreement

This website includes information on the products and services of the Legal & General group of companies unless otherwise stated. These terms are in addition to our normal website policies including those for security, privacy and accessibility.

We have shown defined words in bold, **like this** and explained them in section 1. Definitions.

The agreement allows a **user** to access and use the **system**, using their **username** and **password**. The following terms are called the "**agreement**".

1. Definitions

In this **agreement** the following expressions shall have the following meanings:

"Employer"	Means the prospective purchaser of the Products.
"Legal & General"	Legal & General Assurance Society Limited and any associate companies making available the products . An associate company means any holding company of Legal & General or any subsidiary of such a holding company or any subsidiary of Legal & General. For this agreement 'we' and 'our' means Legal & General.
"Password"	Means the password chosen by the user , or as may be subsequently changed by the user , which with the username allows access to the system .
"Products"	Means the Group Protection products and services made available to the user by Legal & General on the system .
"Purpose"	Means the potential purchase by the employer of the products .
"Terms"	Means any documentation or instructions governing the products .
"System"	Means Legal & General's Group Protection online quote and buy facility that allows the user to quote and buy Legal & General's Group Protection products .
"Username"	Means the username which has been chosen by Legal & General for the user , or as may be subsequently changed by the user . The username and password allows the user to access the system .
"User"	Means the person who applies to use the system . For this agreement , 'you' means the user.

2. Agreement

2.1 You, the **user**, can use the **system** when you accept this **agreement**. We can terminate this **agreement** in accordance with clause 6 below.

2.2 We may change the **system** and alter, add to or change this **agreement** at our discretion.

2.3 When registering for the **system** you must give accurate and truthful information.

3. Using the System

3.1 We give you access to the **system** on behalf of the **employer**. You confirm that you have the **employer's** permission to act on its behalf.

3.2 You will have a **username** and **password** to allow you to access and use the **system**.

3.3 You confirm that you will only use the system in connection with the **purpose**.

3.4 You must not misuse the **system** in any way.

3.5 You accept that your **user** details and information for the **products** will be held on the **system** that can be accessed by the internet. These details can be accessed by your **password** and **username**.

4. Security

- 4.1 If you become aware, or suspect, that your **username** and **password** may be used unlawfully or without your consent you must tell us immediately.
- 4.2 You must keep this **username** and **password** confidential and may only disclose it to other representatives of the **employer** who need it in connection with the **purpose**
- 4.3 At our discretion, we may stop your access to the **system**.

5. Limitation of Liability

- 5.1 We make no guarantee that the **system** can be accessed at all times, or accept any liability, responsibility, loss or damage for the **system** being unavailable, withdrawn or terminated. The **system**, or any part of it, may be temporarily unavailable or restricted for administrative or other reasons.
- 5.2 We will accept no liability or loss, to you or any other party, for any errors in the accuracy and completeness of the information you submit on the **system**.
- 5.3 You acknowledge that your access to the **system** and your ability to quote and buy may also be prevented by a factor outside of our control including, without limitation, the interruption of the internet or other telecommunication services. Non-performance by **Legal & General** of its obligations under this **agreement** will not amount to a breach of this **agreement** where such non-performance results directly or indirectly from such a factor.

6. Termination

You may stop using the **system** at any time. We may terminate the system, or your right to use the system, at any time. We have no obligation to tell you of termination.

7. Waiver

If we fail to enforce or delay enforcing any of the **agreement's** rights, it is not a waiver of that right, nor will it stop enforcement of that right, or any similar right, at that time or at any subsequent time.

8. Severance

If any court, or competent administrative body, decides part of this **agreement** is unenforceable for any reason, that unenforceability will not affect the rest of this **agreement**.

9. Conflict

- 9.1 If there is a conflict between this **agreement** and the **terms** of the **products**, this **agreement** will prevail for matters specifically about your use of the **system**.
- 9.2 If there is a conflict between this **agreement** and the rules and regulations of any regulatory body or other body governing the activities of **Legal & General** and governing the **products**, then the rules and regulations of such regulatory body or other body will prevail.

10. Law

English Law governs this **agreement**.

Legal & General Assurance Society Limited
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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
We are members of the Association of British Insurers.



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