

Company Advantage: Business Hub Terms And Conditions

TERMS AND CONDITIONS
UPDATED: 19 MARCH 2025

1. General

These terms of use (together with the documents referred to in them) set out the basis on which we operate this website ("the Hub"). They describe our obligations to you and your rights while you're using the Hub, as a guest or as a registered user, and whether you're accessing, browsing, making purchases or downloading from the Hub. Please read these terms of use carefully. You may wish to print a copy of them for future reference.

By using the Hub, you confirm that you accept these terms of use and that you agree to comply with them. If you don't agree to these terms of use, please don't use the Hub - this is the only way to prevent our terms of use from applying to you.

2. Who are we?

Markel Law LLP a limited liability partnership registered in England and Wales with registration number OC325244 and our registered office is at, 11th Floor, 82 King St, Manchester, M2 4WQ, which is also our main trading address. Our VAT number is 245 736 349. We're regulated by the Solicitors Regulation Authority. We're not authorized by the Financial Conduct Authority, but we are included on the register maintained by the Financial Conduct Authority so that we can carry on insurance mediation activity. We are an alternative business structure for the provision of legal services (and not a traditional law firm) and we're part of a large business organization. Markel Protection Limited is our 'corporate member'. Markel Corporation is the ultimate holding company for Markel Protection Limited.

3. Definitions

The Hub: The Business Hub is a website that is owned and operated by Markel Law LLP ("we" or "us"). It provides users with legal and business information and templates. It includes additional services and business tools, for example: the ability to book a call with an expert, fee paying services, live chat and business health checks.

Time Slot: If you book a call with one of our experts using the Hub, we will endeavor to provide the Advice

Line Services within 1 hour from the time chosen on the booking form, e.g. if you choose 2pm, we will call you between 2pm and 3pm.

Business Day: A day other than a Saturday, Sunday or public holiday in England and Wales when banks in London are open for business.

Normal Business Hours: 9.00 am to 5.00 pm local UK time, each Business Day.

Order: An Order for Fee Paying Services made by you via the Hub.

Fee(s): The fee(s) for the Fee-Paying Services as set out on the Hub and herein as amended from time to time.

Advice Line Services: The telephone legal and business advice services provided by us to you as set out in Schedule 1.

Pay-as-you-go Services (PAYG): Means paying for a service before it is used.

Fee Paying Services: The additional optional fee-paying services provided by us to you on a Pay-as-you-go basis as set out on the Hub from time-to-time.

4. General Interpretation

4.1 A reference to a statute or statutory provision is a reference to it as amended or re-enacted. A reference to a statute or statutory provision includes any subordinate legislation made under that statute or statutory provision, as amended or re-enacted.

4.2 Any phrase introduced by the terms including, include, in particular or any similar expression, shall be construed as illustrative and shall not limit the sense of the words preceding those terms.

4.3 A reference to writing or written includes email.

5. Changes to these terms

We may revise these terms of use, and the documents referred to in them at any time. When revisiting the Hub, it may be worth checking these terms of use again make sure you continue to be comfortable with them.

6. Accessing the Hub

Your visits and your custom matters to us. We try to ensure that whenever you need us, the Hub is accessible and fully working although we don't and can't guarantee that it, or any content on it, will always be available or be uninterrupted. Access to the Hub is permitted on a temporary basis and if we have to, we're allowed to suspend, withdraw, discontinue or change all or any part of the Hub without notice. If for any reason the Hub is unavailable at any time or for any period, then we're not liable to you for that fact – although we'll always try to get everything working smoothly as quickly as we can.

We hope you always find us easy to get to and that everything works perfectly when you get here. We spend a lot of time trying to ensure that you always get a good experience when you do and that we're compatible with all the usual browsers and platforms that our clients usually expect. Unfortunately, we can't control what you use to reach us or how you operate it, so that part of getting to the Hub is up to you. You're also responsible for ensuring that all persons who access the Hub through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

The Hub is directed at people residing in the United Kingdom. We don't and can't guarantee that content available on or through the Hub is appropriate or available in other locations. We may limit the availability of the Hub, or any service or product described on the Hub to any person or geographic area at any time. If you've chosen to access the Hub from outside the United Kingdom, then this has to be at your own risk.

7. Download Limits

We reserve the right to set a daily download limit of documents solely at our discretion. If you reach the allocated daily download limit, you will not be able to download any further documents until the next day.

8. Your account and Password

If at any point you choose, or you're provided with, a user identification code, password or any other piece of information as part of our security procedures, you agree to always treat this information as confidential and never to disclose it to someone else.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our reasonable opinion you've failed to comply with any of the provisions of these terms of use.

If you know or suspect that anyone other than you may know your user identification code or password, you must promptly notify us at businesshub@markel.com

Our Services

9. Business Health Checks

Our Business Health Checks and reports are intended to serve as general guidance only and do not constitute legal advice. We do not guarantee that the Business Health Check reports will cover all legal issues affecting you or your business and is intended as an indication only. The application and impact of laws can vary widely based on the specific facts involved.

Our Business Health Checks should not be used as a substitute for consultation with professional legal or other competent advisers. Before making any decision or taking any action, you should consult a professional.

In no circumstances will we, or any company within the Markel Group, be liable for any decision made or action taken in reliance on the information contained within our Business Health Checks or for any consequential, special or similar damages, even if advised of the possibility of such damages.

10. Continuing Professional Development Training Courses

10.1 Our Continuing Professional Development (CPD) training courses and reports are intended to serve as general guidance only and do not constitute legal advice. We do not guarantee that the CPD training courses and associated reports will cover all legal issues affecting you or your business and is intended as an indication only. The application and impact of laws can vary widely based on the specific facts involved.

10.2 Our CPD training courses should not be used as a substitute for consultation with professional legal or other competent advisers. Before making any decision or taking any action, you should consult a professional.

10.3 In no circumstances will we, or any company within the Markel Group, be liable for any decision made or action taken in reliance on the information contained within our CPD training courses or for any consequential, special or similar damages, even if advised of the possibility of such damages.

11. Interactive Services

We may from time to time provide interactive services on the Hub, for example our live chat service. We do our best to assess any possible risks for users from third parties when they use any interactive service provided on the Hub. We're not under any obligation to oversee, monitor or moderate any interactive service we provide on the Hub, and we expressly exclude our liability for any loss or damage arising from the use of any interactive service by a user, whether the service is moderated or not.

12. Free Trials

12.1 From time-to-time we offer free limited period trials for the Hub, and we reserve the right to remove or cancel any free trial offer at any time without notice. We also reserve the right to change the features of a free Hub trial offer at any time without notice.

12.2 You will be made aware of the duration of the trial on the invitation. We reserve the right to set the daily download limit of documents solely at our discretion. If you reach the allocated daily download limit, you will not be able to download any further documents until the next day.

12.3 You will not be charged or invoiced after the free trial, but you may choose to pay for a subscription to the Hub and/or we may offer it to you, at our discretion, at a discounted rate.

12.4 By accepting the free trial offer, you agree to the Hub terms of use as described herein.

13. Fee Paying Services via the Hub

From time to time there may be additional Fee-Paying Services available on the Hub and where appropriate you can request one of our additional services via the Hub. Where applicable, you shall pay the Fee(s) at the time of placing your Order as shown on the Hub.

13.1 Any additional terms and conditions which shall apply to any Fee-paying Services are set out on the Hub, and these should be read in conjunction with these terms of use and shall not replace them. If there is any conflict, the additional terms and conditions set out on the Hub shall prevail.

13.2 At such time, and when requested, you will provide valid, up-to-date and complete credit card details and any other relevant valid, up-to-date and complete contact and billing details and, if you provide your credit card details to us, you hereby authorize us to bill such credit card for the Fixed Fee Service you have ordered.

13.3 We must receive payment of the whole of the Fee for the Fee-Paying Services that you order before your order can be considered. Payment of the Fee for the Fee-Paying Services represents an offer on your part to purchase the Fee-Paying Service which will be accepted by us only when a confirmation of acceptance is sent by us. Prior to this happening, no legally binding contract is made. After we have received the Fee, we will make contact with you as soon as is practicable to obtain full instructions from you. We will then, as soon as is reasonably practicable, assess in good faith, if it is practical or appropriate for us to provide the Fee-Paying Services. Any decision made will be at our absolute discretion. If we decide not to provide the service, we will notify you as soon as reasonably possible and make arrangements to refund your Fee to your account. For the avoidance of doubt, no legally binding contract is made upon receipt of your Fee.

13.4 The Fee(s) shall be payable in pounds sterling, and is exclusive of value added tax, which shall be

added at the appropriate rate.

General Clauses

14. It's not legal advice

There is loads of great information on the Hub. We've packed it full of helpful material to give you reliable information about what to expect and how to manage your own situation. And that's what you'll find throughout the Hub: information, not legal advice. We always recommend that you get legal or professional advice before making any decisions or acting on what you find on the Hub.

15. Viruses, hacking and other offences

We've developed the Hub with experts and taken all the advice you'd expect us to so that we can guard against cyber-attacks and viruses. But we also need to make clear that under these terms, we don't guarantee that the Hub will be secure or free from bugs or viruses.

15.1 You're responsible for configuring your information technology, computer programs and platforms in order to access the Hub. You should use your own virus protection software, and we strongly recommend that you do so for your own protection.

15.2 You must not misuse this website by knowingly introducing viruses, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorized access to the Hub, the server on which the Hub is stored or any server, computer or database connected to the Hub. You must not attack the Hub via a denial-of-service attack or a distributed denial-of-service attack.

15.3 By breaching this provision, you would commit a criminal offence under the Computer Misuse Act 1990 and the Police and Justice Act 2006. We will report any such breach to the relevant law enforcement authorities, and we will cooperate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use the Hub will cease immediately.

16. Limitation of our liability

16.1 We strive hard to ensure that the content we put on the Hub is helpful, valuable to users and that it remains relevant. We do update the Hub from time-to-time, and we may change the content, layout and documents referred to on it at any time. We don't guarantee or imply by any means that the materials on the Hub are fully up-to-date, accurate or complete and we're not obliged to do so although we do make significant efforts to ensure that they are.

16.2 In the same way, we don't guarantee that the Hub, or any content on, or referred to on it, will be free from errors or omissions, but we make considerable efforts to ensure that there are none.

16.3 To us, it's an unthinkable thought that anything we do on the Hub could ever cause death or personal injury to anyone, but by law, we're obliged to acknowledge that nothing in these terms of use excludes or limits our liability for death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law.

16.4 Bear with us, we're also obliged to point out the following:

- a. To the extent permitted by law, we exclude all conditions, warranties, representations or other terms which may otherwise apply to the Hub or any content on it, whether express or implied.
- b. We shall not be liable whether in tort (including for negligence or breach of statutory duty), contract, misrepresentation, restitution or otherwise for any loss of profits, loss of business, depletion of goodwill and/or similar losses or loss or corruption of data or information, or pure economic loss, or for any special, indirect or consequential loss, costs, damages, charges or expenses however arising under arising under or in connection with:
 - i. Use of, or inability to use, the Hub; or
 - ii. Use of or reliance on any content displayed on the Hub.
- c. Whatever the purpose of your visit to the Hub and however you intend to use us, we just need to point out that we only provide our site for personal use (including by businesses seeking information). You agree not to use the Hub for any commercial or business purposes for example selling our templates to others, and we have no liability to you for:
 - i. Any loss of profit or revenue; or
 - ii. Loss of business; or
 - iii. Business interruption; or
 - iv. Loss of business opportunity, goodwill or reputation; or
 - v. Any indirect or consequential loss or damage.
- d. The material is intended only as a guide and is not to be regarded as a substitute for obtaining legal advice, since every case will ultimately turn on its own particular facts and circumstances. We will not be held liable for any loss or damage arising as a result of any delays, inaccuracies, errors or omissions in the information and documentation available on this website, or in the transmission or delivery of all or any part thereof.
- e. Our total aggregate liability in contract, tort (including negligence or breach of statutory duty), misrepresentation, restitution or otherwise, arising in connection with the performance or contemplated performance of these terms of use shall be limited to £1,000.

17. Linking to the Hub

17.1 We're happy for you to link to our login page, provided you do so in a way that is fair and legal and doesn't damage our reputation or take advantage of it.

17.2 The Hub mustn't be framed on any other site, and we don't consent to the creation of a link to any part of our site other than the login page.

17.3 Please don't establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists – we don't consent to this.

17.4 And please also don't establish a link to the Hub in any website that isn't owned by you – again, that's not part of our agreement with you.

17.5 We reserve the right to withdraw any of our linking permissions without notice.

17.6 If you'd like to make any use of content on the Hub other than that set out above, please contact businesshub@markel.com.

18. Third party links and resources in the Hub

18.1 Where the Hub contains links to other sites and resources provided by third parties, these links are provided for your information only and we have no control over the contents of those sites or resources.

18.2 Links from the Hub to third party websites are provided purely for your convenience and such links do not constitute an endorsement, affiliation or authorization by us with respect to such third-party websites.

18.3 When you activate these links you will leave the Hub.

19. Our Privacy Policy

19.1 This sets out the terms on which we process any personal data we collect from you, or that you provide to us.

19.2 By using the Hub, you consent to such processing, and you confirm that all data provided by you is accurate. Our privacy policy also sets out information about the cookies on our site.

19.3 Our privacy policy can be found here: <https://uk.markel.com/privacy-policy>

20. Our Cookie Policy

Our Cookie policy can be found here: <https://uk.markel.com/cookie-statement>

21. Copyright and Intellectual Property

21.1 Our designs and materials belong to us.

21.2 Unless otherwise stated, the rights in the designs, pictures, logos, photographs, documentation, information and other content of the Hub are owned by or licensed to us. They are protected by copyright, trademarks and other intellectual property rights. You must not use any material on the Hub in any way that infringes the intellectual property rights in it and, where necessary, our status as authors of the material must be stated.

21.3 You may only view, download or print individual pages or documents for your own internal non-profit making purposes. You are not permitted to download, copy, reproduce, modify, redistribute, republish, display, post, transmit or extract any part of the Hub for commercial purposes, that is to say to monetize our content in any way - unless you first obtain an express license to do so from us or our licensors. In addition, you must not sell or distribute any of the material on the Hub to third parties, whether for monetary payment or otherwise.

21.4 If you copy, download or print any part of the Hub in breach of the terms and conditions, your right to use the Hub will cease immediately and you must return or destroy any copies of the materials you have made.

21.5 You must not use any material from the Hub, including documentation, code and software, in any way that infringes our intellectual property rights in it.

21.6 Except for digital content that we've expressly provided to you so you can complete it, for example to use as a template or handy form/questionnaire, you mustn't in any way modify digital copies of any materials you print off or download from the Hub. The same rules apply to our illustrations, photographs, video or audio sequences or any graphics.

22. Prohibited Uses

22.1 We only consent to the lawful use of the Hub. This means you can't use the Hub:

- a. In any way that breaches any applicable local, national or international law or regulation.
- b. In any way that is unlawful or fraudulent or has any unlawful or fraudulent purpose or effect.
- c. to transmit, or procure the sending of, any unsolicited or unauthorized advertising or promotional material or any other form of similar solicitation (spam).
- d. to knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

- e. To access without authority, interfere with, damage or disrupt:
 - i. Any part of the Hub;
 - ii. Any equipment or network on which the Hub is stored;
 - iii. Any software used in the provision of the Hub; or
 - iv. Any equipment or network or software owned or used by any third party.

23. Suspension and Termination

23.1 Where we detect a suspected breach of these terms by you, we'll confirm in our discretion whether it is in fact a breach. If we conclude that you have breached these terms, we have the right to take whatever remedial or protective action that we reasonably consider to be appropriate.

23.2 Failure to comply with these terms, constitutes a material breach of our terms.

23.3 This breach may result in us taking all or any of the following actions:

- a. Immediate, temporary or permanent withdrawal of your right to use the Hub.
- b. Immediate, temporary or permanent removal of any posting or material uploaded by you to the Hub.
- c. Issue of a warning to you.
- d. Legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach.
- e. Further legal action against you.
- f. Disclosure of such information to law enforcement authorities as we reasonably feel is necessary.

23.4 If we believe that we have to do any of the above, we exclude liability for any of those actions taken in response to breaches of these terms. The responses described in this policy are not limited, and we may take any other action we reasonably deem appropriate.

24. Alterations

24.1 We reserve the right to amend these terms at any time and from time to time. If these terms change in any way, we will post an updated version on the Hub. Amendments to these terms will apply to your use of the Hub and by continuing to use the Hub after such changes you are deemed to have agreed with these amendments.

24.2 We also reserve the right to remove or cease to supply any product or service contained on the Hub. In the event that removal takes place we shall not be liable to you in any way whatsoever for this removal.

24.3 Prices and details of products and services posted on the Hub are subject to change at any time without notice. All products and services are subject to availability, and we give no guarantees in this regard.

25. Data Protection

25.1 All personal information supplied to us will be processed in accordance with the provisions of the Data Protection legislation, including the Data Protection Act 2018 and the General Data Protection Regulation (the GDPR).

25.2 Through your use of the Hub, you agree that personal information that is provided will be dealt with according to our Cookies and Privacy Policy.

25.3 If you have any questions regarding our Data Protection policies or our Cookies and Privacy Policy, please contact us on 0345 351 0025 or email our Data Protection Officer: michael.black@markel.com

25.4 We will follow our archiving procedures for all information and documentation received from you. In the event of any loss or damage to such information or documentation, your sole and exclusive remedy shall be for us to use reasonable commercial endeavors to restore the lost or damaged information or documentation from the latest back-up maintained by us.

26. Monitoring

Subject to the terms of our Cookies and Privacy Policy, we will monitor your use of the Hub and this information will be used by us for internal business purposes or in accordance with the rules of any applicable regulatory or self-regulatory organization.

27. Security

We will take all reasonable steps to ensure that any personal information you provide is kept secure. However, because of the nature of the internet, we cannot and do not guarantee that personal information you provide will not be intercepted by others and decrypted. Consequently, your privacy cannot be guaranteed. Please refer to our Cookies and Privacy policy.

28. Indemnity

You shall defend, indemnify and hold us harmless against claims, actions, proceedings, losses, damages, expenses and costs (including without limitation court costs and reasonable legal fees) arising out of or in connection with your use of the Hub.

29. Force majeure

Neither party shall be in breach of nor liable for delay in performing, or failure to perform, any of its obligations under these terms of use if such delay or failure result from events, circumstances or causes beyond its reasonable control.

30. Entire agreement

These terms of use constitute the entire agreement between us and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings, whether written or oral, relating to its subject matter, except for the Fee-Paying Services as described in clause 12 herein, where the additional terms and conditions on the Hub shall prevail.

31. Variation

We may revise these terms of use at any time.

32. Waiver

A waiver of any right or remedy is only effective if given in writing and shall not be deemed a waiver of any subsequent breach or default.

33. Severance

If any provision or part-provision of the terms of use is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable.

34. Notices

34.1 Any notice given to you under or in connection with this contract shall be in writing and shall be delivered by email, by hand or by pre-paid first-class post or other next working day delivery service to your registered address.

34.2 Any notice given to us under or in connection with these terms of use shall be in writing and shall be delivered by email, by hand or by pre-paid first-class post or other next working day delivery service for the attention of Rianda Markram, Markel Law LLP, Interchange, 81-85 Station Road, Croydon, CR0 2AJ copying in by email: Rianda.markram@markel.com

34.3 This clause does not apply to the service of any proceedings or other documents in any legal action or, where applicable, any arbitration or other method of dispute resolution.

35. Governing Law

These terms of use, and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of England and Wales.

36. Jurisdiction

Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these terms of use or its subject matter or formation.

37. Our Complaints procedure

37.1 If you have a complaint, please contact our Hub team in the first instance. This will allow us to discuss your complaint to determine if an amicable solution can be found. Contact us by email at businesshub@markel.com

37.2 If you are not satisfied with our initial response, you can contact Michael Black who will be responsible for dealing with client care issues.

37.3 You can contact him by post at Markel Law LLP, 11th Floor, 82 King St, Manchester, M2 4WQ, or via email at michael.black@markel.com

37.4 The steps in the process:

- a. We will acknowledge receipt of your complaint promptly.
- b. We will ensure an appropriately qualified and senior individual investigates your complaint.
- c. We will investigate your complaint fully and provide you with a comprehensive response including the decision arrived at as soon as reasonably practicable and in any event within 28 days of receipt of your complaint.
- d. If it is not possible to respond within 28 days you will be notified of the reasons for this and provided with a further timescale for a final response which will be no longer than 8 weeks from the date of the complaint.

38. Legal Ombudsman Service

38.1 Once our own procedure is complete, if you are still not satisfied with our handling of your complaint or the outcome, you may contact The Legal Ombudsman Service by post at PO Box 6806, Wolverhampton WV1 9WJ, by email at enquiries@legalombudsman.org.uk or by telephone on 0300 555 0333 and ask them to consider the matter.

38.2 You are required to allow us adequate time to satisfactorily resolve your complaint before referring the matter to The Legal Ombudsman, but you must contact the Ombudsman within six months of the final response from ourselves. Details of further time limits and conditions that may apply can be found at www.legalombudsman.org.uk or directly from the Ombudsman's office.

38.3 If you wish to make a complaint of discrimination or harassment, you should also use this complaints procedure.

38.4 Alternative complaints bodies, such as Ombudsman Services, ProMediate and Small Claims Mediation exist which are competent to deal with complaints about legal services should both you and our firm wish to use such a scheme.

38.5 We do not automatically agree to use these schemes but would discuss this with you.

39. Objecting to our bill(s)

Where relevant, you also have the right to object to our bill by applying to the court for an assessment of the bill under Part III of the Solicitors Act 1974.

40. Non-payment of our bill(s)

You should be aware that the firm may be entitled to charge interest if all or part of our bill(s) remains unpaid.

41. Contact us

To contact us, please email businesshub@markel.com

Schedule 1:

Advice Lines terms and conditions

1. General

1.1 The Advice Line Services consist of legal advice provided by telephone and excludes the review of any paperwork or documentation.

1.2 All calls returned using the Advice Line Services will be recorded for training and monitoring purposes. These calls will not be passed to any third party outside of Markel Law without the client's express written consent, except where required by law or for the purposes of any litigation proceedings.

1.3 In the event where we attempt to contact you on your request but cannot reach you, we'll leave a message where possible and will endeavor to contact you two more times.

1.4 We will use commercially reasonable endeavors to make the Advice Line Services available on each Business Day, except where our Advice Line Services may be temporarily disrupted by:

1.5 Planned maintenance carried out on some weekends; and

1.6 Unscheduled maintenance performed outside our Normal Business Hours.

1.7 Technical failures.

1.8 Our Advice Line Services are personal to you, and for the avoidance of doubt will not be provided to any third party, including but not limited to your employees, family members, friends or business or other acquaintances.

1.9 Our Advice Line Services are limited to business law and we are not obliged to provide advice with regard to personal matters, including but not limited to wills, probate, divorce, cohabitation and family disputes.

1.10 Our Advice Line Services will always be provided by fully qualified solicitors.

1.11 Our Advice Line Services provide legal advice, and as such we cannot assist with various issues which we consider to be largely of a non-legal nature, including but not limited to general business advice, financial advice, business rates (particularly valuation issues), building regulations, importing, exporting, and product safety/UKCA/CE marking.

2. Our Obligations

2.1 We undertake that the Advice Line Services will be performed with reasonable skill and care.

2.2 If the Advice Line Services do not conform with the foregoing undertaking, we will, at our expense, use all reasonable commercial endeavors to correct any such non-conformance promptly, or provide you with an alternative means of accomplishing the desired performance.

2.3 We warrant that we have and will maintain all necessary licenses, consents, and permissions necessary for the performance of the Advice Line Services and we will comply with all applicable laws and regulations.

3. Client obligations

You shall provide us with:

- i. all necessary co-operation in relation to the Advice Line Services; and
- ii. access to such information as may be required by us.

4. Indemnity

You shall defend, indemnify and hold us harmless against claims, actions, proceedings, losses, damages, expenses and costs (including without limitation court costs and reasonable legal fees) arising out of or in connection with your use of the Advice Line Services.