Disclaimer

The information provided and services described in this website are of a general nature and not intended to be personalised financial advice to a retail client or a substitute for professional advice. You may seek appropriate personalised financial advice from a qualified professional to suit your individual circumstances. While every effort is made to ensure the information on this website is up-to-date and correct, The Insurance Ladies makes no representations or warranties of any kind, express or implied, about the accuracy, reliability, completeness, suitability or availability of the website or the information about the products and services provided on the website. The information on this website is subject to change at any time.

The Insurance Ladies is under no obligation to update any information on this website or correct any errors in the information after it is published on the website. Any reference on this website to historical information and performance of a product or service may not necessarily be a good guide to future performance. You are solely responsible for any actions you take or do not take by relying on such information.

To the full extent legally allowable the directors, contractors, associates and staff of The Insurance Ladies expressly disclaim all and any liability and responsibility to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon the whole or any part of the contents of this website. The disclaimers and limitations of liability do not prejudice your rights under the Consumer Guarantee Act 1993, nor are they intended to exclude liability arising under statute. The information published on this website is governed by, and has been prepared to comply with, the New Zealand law.

The information is only intended for persons and/or entities within New Zealand jurisdiction and is not intended for persons and/or entities outside the New Zealand jurisdiction.

The Insurance Ladies does not accept responsibility for the compliance of this information with the laws of any other country. The laws of New Zealand shall govern your use of the website, and by visiting this website, you hereby agree to submit to the exclusive jurisdiction of the New Zealand courts.

The Insurance Ladies regularly updates its virus protection and related software; however it does not warrant that the server that makes the information and contents of this website available is free from viruses or bugs. You acknowledge that it is your responsibility to implement sufficient procedures and virus checks (including anti-virus and other security checks) to satisfy your particular requirements for the correct display and/or presentation of any material contained on this website.

Through this website you may be able to link to other websites which are not under the control of The Insurance Ladies has no knowledge of or control over the nature, content, and availability of those websites. The Insurance Ladies does not sponsor, recommend, or endorse anything contained on these linked websites. The Insurance Ladies does not accept any liability of any description for any loss suffered by you by relying on anything contained or not contained on these linked websites.

Every effort is made to keep the website up and running smoothly. However, The Insurance Ladies takes no responsibility for, and will not be liable for, any loss you may suffer due to the website being temporarily unavailable either during its planned maintenance or due to technical or other issues beyond our control.

All materials on this website are protected by copyright and intellectual property laws and are the property of The Insurance Ladies unless otherwise explicitly stated. The website may also contain a number of trademarks, logos, and symbols that are either owned by The Insurance Ladies or used with the approval of The Insurance Ladies.

Nothing on the website should be construed as granting any licence to use any trademarks without the permission of the trademark owner. Any material on this website that is identified as being subject to copyright of a third party, authorisation to use or reproduce such material must be obtained from that third party. Unless stated otherwise, you may access and download the materials located on this website only for personal, noncommercial use.

"A disclosure statement for each Insurance Ladies Advisers is available on request and free of charge".