



Radio Aid Systems Policy Wording

YOUR INSURANCE

About **Your** Insurance Welcome to **Your** compucover Insurance Policy Document.

This insurance is designed to protect **You** if **Your Equipment** is accidentally damaged or, stolen or deliberately damaged by another person.

This insurance was arranged by compucover, a trading name of summit Insurance Services Limited. Summit Insurance Services Limited is referred to as the **Administrator** in this Policy Document. Their contact details are: Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby CV21 2DU. Telephone: 01788 566100.

The insurance is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited. Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No.82939.


Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA

Understanding **Your** Policy: Please read this policy carefully and make sure **You** understand fully and comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void.

All insurance documents and all communication with **You** about this policy will be in English.

The Insurance Contract: This Policy Document and **Your Insurance Schedule** are **Your** insurance documents and together they make up the contract between **You** and **Us**.

It is important that **You** read this Policy Document carefully along with **Your Insurance Schedule** so **You** can be sure of the cover provided and to check that it meets **Your** needs.



Signed by David Milner
Managing Director, Summit Insurance Services Limited

The Insurer will provide the Insurance described in this policy for the **Period of Cover** that is shown in the **Insurance Schedule** and for any subsequent period which the Insurer and **You** may agree. This policy will not be in force unless the correct premium has been received and it has been agreed by an authorised official of the Insurer and confirmation sent to **You** with the **Insurance Schedule**. The policy contains details of the Insurance cover **You** have bought, what is excluded from cover and the terms and conditions of this Insurance. Please refer to **Your Insurance Schedule** for **Your** specific level of cover.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout the insurance and will appear with a capital letter and in bold.

Accidental Damage	Means any damage caused by a single external event which is sudden and unexpected, and which is neither inevitable or deliberate and makes the Radio Aid System unusable for its intended purpose.
Accidental Loss	Means that the Radio Aid System has been inadvertently left by an Authorised User in a known location and the Authorised User and You are permanently deprived of its use.
Application	Means any signed, written or online application and declaration together with any additional information You may have supplied to Us in support of Your request for insurance.
Authorised Repairer	Means the Radio Aid System repairer authorised by Us .
Authorised Supplier	Means the Radio Aid System replacement supplier authorised by Us .
Authorised User	Means any person You have loaned Your Radio Aid System to at the time of the Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Accidental Loss or Theft and whom You have notified to Us .
Claims Administrator	Means Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby CV21 2DU. Telephone: 01788 566111.
Component(s)	Means any mechanical, electrical or electronic part, which forms part of the Radio Aid System's original specification.
Computer Virus	Means a self-replicating program that spreads by inserting copies of itself into other executable code or documents, which is loaded onto Your Radio Aid System without Your knowledge and runs against Your wishes.
Cosmetic Damage	Means any damage that does not require any mechanical or operational repairs and that does not prevent the Radio Aid System from being used for its intended purpose.
Excess	Means the sum that must be paid by You before We will pay Your claim and as stated on the Policy Schedule.
Fire Damage	Means any permanent or irrecoverable damage caused to the Radio Aid System by an ignition of flammable materials, which was accidental and unforeseen and makes the Radio Aid System unusable.
Flood Damage	Means any permanent or irrecoverable damage to the Radio Aid System which stops the Radio Aid System functioning as it was designed to, caused by the escape of water from the normal confines of any natural or artificial water course (other than water tanks, apparatus or pipes).
Forced and Violent Entry	Means a criminal act that has caused physical damage to property through both the forcible and violent actions of a third party.
Geographical Limits	Means Great Britain and Northern Ireland. Worldwide cover is also provided for up to 30 days in total in any one 12-month period during the Period of Insurance.

Lease Company	Means the legal owner of the Radio Aid System , but who has conveyed all benefits, costs and risks associated with ownership of the Radio Aid System to You for a fixed period as stated in the lease agreement.
Liquid Damage	Means any damage caused by a sudden and unforeseen ingress of fluid.
Malicious Damage	Means any damage to the Radio Aid System deliberately caused by a third party, or an Authorised User , without Your knowledge.
Misappropriation	Means the dishonest removal of the Radio Aid System by an Authorised User from You when You have been unable to recover the Radio Aid System .
Period of Insurance	Means the start and end dates shown on the Policy Schedule.
Radio Aid System	Means the item(s), such as transmitters, receivers and audio shoes supplied by You to Your Authorised User as stated on the Policy Schedule.
Repair Cost	Means the cost of both repair materials and labour following a successful claim subject to the Single Claim Limit .
Replacement Cost	Means the cost of, or cash settlement of, replacement Radio Aid System or Components that are of the same or similar make and quality as the Radio Aid System or Component following a successful claim subject to the Single Claim Limit .
Serial Number	Means the unique code assigned for the identification of a single unit of Radio Aid System .
Single Claim Limit	Means the maximum amount that can be claimed for any one claim arising from a single incident during the Period of Insurance and that does not exceed the Replacement Cost of Radio Aid System and in any case does not exceed £2,000.00.
Theft	Means the dishonest removal of the Radio Aid System from an Authorised User's possession by a third party using actual or threatened force.
VAT	Means Value Added Tax at the rate set by HMRC.
We/Us/Our	Means Novus Underwriting Limited on behalf of Millennium Insurance Company Limited
You/Your	Means the organization or individual as named on the Policy Schedule.

WHAT IS COVERED

Accidental Damage, Liquid Damage, Fire Damage, Flood Damage or Malicious Damage subject to the conditions and exclusions in this policy wording

If the **Radio Aid System** suffers **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage or Malicious Damage**, during the **Period of Insurance** **We** will cover **You** for either:

1. The **Repair Cost** of the **Radio Aid System**; or
2. At **Our** choice, the **Replacement Cost** of the **Radio Aid System**.

You are insured up to the **Single Claim Limit**.

We will also cover **You** for the postage or courier costs incurred by the **Authorised Supplier** sending out the replacement **Radio Aid System** to **You**.

Where the **Radio Aid System** can be repaired, **We** will also cover **You** for the postage or courier costs incurred by sending the **Radio Aid System** to the **Authorised Repairer** and returning the repaired **Radio Aid System** to **You**.

Accidental Loss or Theft

If the **Radio Aid System** suffers **Accidental Loss or Theft** during the **Period of Insurance** and within the **Geographical Limits**, **We** will cover **You** for:

1. The **Replacement Cost** of the **Radio Aid System**.

You are insured up to the **Single Claim Limit**.

We will also cover **You** for the postage or courier costs incurred by the **Authorised Supplier** sending the replacement **Radio Aid System** to **You**.

Misappropriation

If the **Radio Aid System** suffers **Misappropriation** during the **Period of Insurance** and within the **Geographical Limits**, **We** will cover **You** for:

1. The **Replacement Cost** of the **Radio Aid System**; or
2. If the **Radio Aid System** is leased, the lease settlement figure as supplied by the **Lease Company**.

We will also cover **You** for the postage or courier costs incurred by the **Authorised Supplier** sending the replacement **Radio Aid System** to **You**.

You are insured up to the **Single Claim Limit**.

WHAT IS NOT COVERED

Specific exclusions applying to Accidental Damage, Liquid Damage and Malicious Damage cover

We shall not be liable in respect of:

1. Any **Accidental Damage, Liquid Damage and Malicious Damage** to **Your Radio Aid System** if the **Radio Aid System** cannot be provided to **Us** for repair or inspection;
2. **Accidental Damage, Liquid Damage and Malicious Damage** to **Your Radio Aid System** that is not suitably stored or packed whilst in transit;
3. **Accidental Damage, Liquid Damage or Malicious Damage** to **Your Radio Aid System** whilst on hire or loan to anyone who is not an **Authorised User** unless agreed in writing, in advance by **Us**;
4. Wear and tear, gradual deterioration or rust;
5. Gradually developing defects, cracks, flaws or fractures;
6. **Cosmetic Damage**;
7. Scratching or chipping of painted or polished surfaces;
8. **Accidental Damage or Liquid Damage** to **Your Radio Aid System** through the deliberate or wilful act of an **Authorised User** that they inflict on **Radio Aid System** allocated to them;
9. **Accidental Damage, Liquid Damage or Malicious Damage** to any **Radio Aid System** left on any motor vehicle.

Specific exclusions applying to Accidental Loss cover

We shall not be liable in respect of:

1. Any **Accidental Loss** where the circumstances of the **Accidental Loss** cannot be clearly identified. This means **You** must be able to confirm the time and the place of the **Accidental Loss**.

Specific exclusions applying to Theft cover

We shall not be liable in respect of:

1. **Theft of Your Radio Aid System** from an unattended vehicle unless the vehicle is locked, and the **Radio Aid System** is completely hidden from view within a glove compartment or boot;
2. **Theft of Your Radio Aid System** from any vehicle, or property unless the **Theft** has occurred through **Forced and Violent Entry or Exit**. A copy of the repairer's account for, or photographs of, the damage caused must be submitted by **You** with any claim made;
3. **Theft of Your Radio Aid System** whilst on hire or loan to any person who is not an **Authorised User** unless agreed in writing, in advance, by **Us**;

General exclusions applying to all sections of this policy We shall not be liable in respect of:

1. Any claim as a result of mechanical breakdown, electronic breakdown, hardware or software failure to the **Radio Aid System**;
2. Any claim where **You** cannot provide the **Serial Number**;
3. **Radio Aid System** for which the **Serial Number** has not been provided to **Us** within 30 days of the policy start date;
4. Any **Radio Aid System** or accessory not included on the **Policy Schedule**;
5. Any **Excess** that is required by **Us**.
6. **VAT** applied to the **Repair Cost** or **Replacement Cost** where **You** are **VAT** registered;
7. **Radio Aid System** not owned by **You** or not **Your** responsibility under a finance or hire agreement with a **Lease Company**;

8. Loss of use of the **Radio Aid System** or any additional costs incurred by **You** above the actual **Repair Cost** or **Replacement Cost**;
9. **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation, Accidental Loss** or **Theft** occurring outside of the **Geographical Limits**;
10. Reduced performance or efficiency of the **Radio Aid System**;
11. Any associated charges levied by any provider to **You**;
12. Repairs and maintenance carried out by anyone other than the **Authorised Repairer** unless agreed in advance in writing with **Us**;
13. Any replacement carried out by anyone other than the **Authorised Supplier** unless agreed in advance in writing with **Us**;
14. Any costs relating to software defects or data changes;
15. Any costs incurred where it is found that the **Radio Aid System** is functioning normally or where no fault or damage is found, and the **Radio Aid System** has not suffered **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage** or **Malicious Damage**;
16. Any negligence, abuse or misuse in respect of the **Radio Aid System** including but not limited to:
 - a. Handling and/or use of the **Radio Aid System** that is not in accordance with the manufacturer's published instructions; or
 - b. Intentional act or wilful neglect by **You**; or
 - c. Intentional or reckless overloading of, or the imposition of any abnormal condition on, the **Radio Aid System**; or
 - d. The use of accessories or equipment not approved by the manufacturer or incorrect connections of leads or application of incorrect electrical supply; or
 - e. Faulty software or programming or electrical power surge or fluctuation.
17. The cost of maintenance, overhaul or modification or damage resulting from maintenance, overhaul or modification;
18. **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation, Accidental Loss** or **Theft** directly or indirectly caused by or contributed to or arising from:
 - a. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
 - b. Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - c. Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
19. Loss of or damage to data carrying material;
20. Loss of, or damage, destruction, distortion, erasure, corruption or alteration of electronic data from any **Computer Virus**;
21. The value to **You** of data stored on the **Radio Aid System**;
22. **We** will not pay for loss or destruction of or damage to any property or any other loss or expense or any legal liability of any nature caused by, or contributed to, or arising from or in connection with any Damage of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this insurance a Damage of terrorism means an Damage, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or put the public, or any section of the public in fear. **We** will not pay for loss damage, cost or expense of whatsoever nature caused by, resulting from or arising from or in connection with any action taken by third parties in controlling, preventing or suppressing any damage of terrorism;

POLICY CONDITIONS

General conditions applying to ALL sections of this policy

You must comply with the following instructions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy, refuse to deal with **Your** claim, or reduce the amount of the claims payment.

1. **You** must, as soon as is practicable, and in any case within 72 hours of discovering the **Accidental Loss, Theft or Misappropriation**, report the occurrence to the Police or other relevant authority and obtain an incident report number or crime reference number.
2. The **Serial Numbers** for the **Radio Aid System** must be provided to **Summit Insurance Services** within 30 days of this policy start date.
3. The cost of any repair shall be on the basis agreed between the **Authorised Repairer** and **Us**.
4. The cost of replacement **Radio Aid System** shall be on the basis agreed between the **Authorised Supplier** and **Us**.
5. If **We** have agreed with **You** that **You** will arrange the repairs for **Your Radio Aid System**, **We** do not accept responsibility for faults in workmanship or materials, or any additional costs incurred in repairs paid for by **Us** on **Your** behalf.
6. **You** must notify any claim to the **Claims Administrator** or submit a completed claim form to the **Claims Administrator** as soon as reasonably possible and in any event within 30 term time days of the incident date.
7. **You** must provide, at **Your** expense, all details that **We** may require concerning the cause and amount of the **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation, Accidental Loss or Theft**.
8. The **Radio Aid System** must not be operated after any **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, or Malicious Damage** if this could cause further damage to **Radio Aid System**.
9. **You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**:
 - a. Make a claim under the policy knowing the claim to be false, or fraudulently exaggerated, in any respect; or
 - b. Make a statement in support of a claim, knowing the statement to be false in any respect; or
 - c. Submit a document in support of a claim, knowing the document to be forged or false in any respect; or
 - d. Make a claim in respect of any loss or damage caused by **Your** wilful act, or with **Your** connivance.

Then **We**:

- a. Will not pay the claim;
 - b. Will not pay any other claim which has been made or will be made under the policy;
 - c. Will declare the policy void;
 - d. Will be entitled to recover from **You** the amount of any claim already paid under the policy;
 - e. Will not make any return of premium;
 - f. Will inform the Police of the circumstances.
10. This policy has been issued based upon information, which **You** have given to **Us** about **You** and **Your Radio Aid System**. **You** have a duty to tell **Us** immediately of any changes to this information, in particular any change of address. Failure to do so may invalidate **Your** cover under this policy. **We** will then advise **You** of any changes in terms.
 11. If, at the time a claim arises or is made, any other insurance exists for the benefit of the same cover as this policy **We** will only be obliged to pay its rateable proportion of the sum due under this Policy. In such circumstances, **You** or the other insurers must pay **Us** the sum payable under the other insurance(s) prior to the repair or replacement of the **Radio Aid System** under this Policy or, at the **Our** option, **You**/other insurers and **Us** may pay their respective contributions direct to the **Authorised Repairer** or **Authorised Supplier** nominated by **Us**.

CHANGES

If **You** need to amend the policy or **Your** details, contact **Summit Insurance Services**.

CANCELLATION

You have the right to cancel this policy within 14 days of the date **You** purchased the policy or when **You** received the policy documents, if this is later. This is known as **Your** cooling off period. **You** do not need to provide a reason for cancellation, and **We** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

If **You** wish to cancel the policy after 14 days, **We** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

This will be based on the number of full months remaining until the expiry date, less an administration fee applied by the **administrator** of £10 or 25%, whichever is the greater amount.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided.

CANCELLATION BY US

We may at any time cancel any insurance policy by giving 30 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to: -

- a) Non-payment of premium;
- b) Threatening and abusive behaviour;
- c) Failure to provide documents;
- d) Non-compliance with policy terms and conditions.

If **We** cancel **Your** policy, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to Fraud.

CLAIMS CONDITIONS AND HOW TO MAKE A CLAIM

Please read this information carefully as if **You** are unable to comply with these conditions **You** may invalidate any potential claim.

All Claims are required to be submitted online using the claims form via the compucover website www.compucover.co.uk/claims/ or google Compucover claims.

If you have any problems completing the claims form, or any queries please do not hesitate to contact the **Claims Administrator**: -

- Email: claims@compucover.co.uk
- Tel: 01788 563111

For all claims, a claim form will be required to be completed.

Prevent further damage

In the event of a warning hazard light or text box, **You** must not operate the **Radio Aid System** further if it would cause additional damage to do so. Please do not attempt to repair or dismantle to **Radio Aid System** as this will invalidate a claim.

AUTHORISATION

Please do not attempt to repair the **Radio Aid System**. Any unauthorised repairs will render **Your** claim invalid. Please do not arrange for replacement equipment, as the costs will not be met by this Insurance policy.

We will authorise **Your** claim when **We** receive the completed claims notification and any other information or documentation requested.

If the claim is covered by the policy, **We** will:

1. Give authorisation to the **Authorised Repairer** to carry out the repair up to the **Repair Cost**; or
2. Give authorisation to the **Authorised Supplier** to carry out the replacement up to the **Replacement Cost**.

All claims are subject to the **Single Claim Limit**.

Damaged Radio Aid System

We shall be entitled to take and keep possession of any damaged and replaced **Radio Aid System** or **Components** and to deal with them in a reasonable manner.

Repair Faults

If **You** are aware, or believe, that the repair carried out by the **Authorised Repairer** is not satisfactory or if any Replacement fails to function correctly. **You** must advise the **Claims Administrator** as soon as is reasonably possible.

COMPLAINTS PROCEDURE

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure: -

SALE OF THE POLICY

Summit Insurance Services Limited, Suite 2, Bloxham Court, Corporation Street, Rugby CV21 2DU. Telephone: 01788 566100.

CLAIMS

Summit Insurance Services Limited, Suite 2, Bloxam Court, Corporation Street, Rugby CV21 2DU. Telephone: 01788 566111.
Email: claims@compucover.co.uk
Tel: 01788 563111

In all correspondence, please state that **Your** insurance is provided by Novus Underwriting Limited and quote scheme reference B1927SIS0012024. If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, MB&G Insurance Services Limited will pass it to the **Insurer**.

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: -

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly

LEGAL RIGHTS

This insurance is in addition to **Your** legal rights. It is not to be substituted for the supplier's liability if the **Radio Aid System** is found to be unfit for the purpose for which it was intended, or it is not as described, or it is not of satisfactory quality.

We may take such proceedings as **We** think fit in **Your** name to enforce any rights and remedies against or obtain relief or indemnity from other parties to which **We** shall be or may become entitled or subrogated under this policy. **You** will, at **Our** request and expense, carry out such acts as may be reasonably required by **Us** for that purpose.

If, at the time of **Accidental Damage, Liquid Damage, Fire Damage, Flood Damage, Malicious Damage, Misappropriation** to, or **Accidental Loss of Theft**, the **Radio Aid System**, any other insurance covers the same, **We** shall not be liable to pay or contribute more than **Our** proportion of the **Single Claim Limit**.

SANCTIONS LIMITATION AND EXCLUSIONS

We shall not be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

THE LAW APPLICABLE TO THIS POLICY

The law applicable to this insurance contract is English law.

INFORMATION YOU HAVE PROVIDED - INSURANCE ACT 2015

You must take reasonable care to provide accurate and complete answers to all the questions **You** are asked when **You** take out or make changes to this policy.

You must notify the **Administrator** as soon as possible if any of the information in **Your** policy documents is incorrect or if **You** wish to make a change to **Your** policy.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify the **Administrator** of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim. **We** may not pay any claim in full or **Your** policy could be invalid.

No term of this insurance contract is intended to limit or affect the statutory rights and obligations of the parties to this contract under the effect of the Insurance Act 2015.

FINANCIAL SERVICES COMPENSATION SCHEME

Millennium Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Millennium Insurance Company Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services CompensationScheme, PO Box 300, Mitcheldean, GL17 1DY.

PRIVACY AND DATA PROTECTION NOTICES

Novus Underwriting Limited on behalf of Millennium Insurance Company (the Insurer) and **Summit Insurance Services**, as Data Controllers, are committed to protecting and respecting **Your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which the Insurer and **Summit Insurance Services** process **Your** personal data.

For more information about how the **Insurer** use **Your** personal information please see our full privacy notice, which is available in the Privacy section of our website <https://www.micinsurance.net/en/privacypolicy-and-terms-of-use/>