



Website terms and conditions

Please read this carefully before accessing the following website: belmontint.com (the "Site"). By using the Site you will be deemed to have accepted the terms and conditions that appear below.

Who we are

The Site is owned by Belmont International, a trading style of Belmont International Limited. If you have any questions, please contact us. These Terms were last updated on 02 September 2004.

Introduction

Belmont International Limited reserves the right to suspend or terminate your access and use of the Sites at any time. It may exercise this right with or without notice.

Use of content

All material on the Site and emails (the "Content") is the copyrighted material of Belmont International Limited or its licensors, and is protected as such. You may retrieve and display Content from the Sites on a computer screen, print individual pages on paper (but not photocopy them) and store such pages in electronic form on disk (but not on any server or other storage device connected to a network) for your own personal, non-commercial use.

Except as expressly set out above, you may not reproduce, modify or in any way commercially exploit any of the Content. In particular, but without limiting the general application of the restrictions contained in the preceding sentence, you may not do any of the following without prior written permission from Belmont Business Services: redistribute any of the Content (including by using it as part of any library, archive or similar service); remove the copyright notice from any copies of Content made under these Terms; create a database in electronic or structured manual form by systematically downloading and storing all or any of the Content.

Registration

On registration, you must provide Belmont International Limited with accurate, complete registration information and it is your responsibility to inform Belmont International Limited of any changes to that information (including your email address).

Each registration is for a single user only. On registration, you will choose a user name and password. Belmont International Limited does not permit any of the following: any other person sharing your user name and password; access through a single name and password being made available to multiple users on a network.

You are responsible for all use of the Site made by you or anyone else using your user name and password (collectively, "ID") and for preventing unauthorised use of your ID. If you believe there has been any breach of security such as the disclosure, theft or unauthorised use of your ID or any payment information, you must notify Belmont International Limited immediately.

If, for any reason, Belmont International Limited believes that you have not complied with these requirements, Belmont International Limited may at its discretion, cancel your access to the Sits immediately without giving any advance notice.

Limitation of liability and disclaimer

The Content is only for your general information and use and is not intended to address your particular requirements. In particular, the Content does not constitute any form of advice, recommendation or arrangement by Belmont Business Services and is not intended to be relied upon by users without first taking specialised independent advice. Any arrangements made between you and any third party named on the Site are at your sole risk and responsibility.

BELMONT INTERNATIONAL LIMITED DOES NOT GIVE ANY WARRANTIES IN RESPECT OF THE SITES. IN PARTICULAR, THE SITES ARE PROVIDED ON AN "AS IS", "AS AVAILABLE" BASIS AND BELMONT INTERNATIONAL LIMITED DOES NOT GUARANTEE THE ACCURACY, TIMELINESS, COMPLETENESS, PERFORMANCE OR FITNESS FOR A PARTICULAR PURPOSE OF THE SITES OR ANY CONTENT. ALL IMPLIED WARRANTIES ARE EXCLUDED FROM THESE TERMS TO THE EXTENT THAT THEY MAY BE EXCLUDED AS A MATTER OF LAW.

ADDITIONALLY, BELMONT INTERNATIONAL LIMITED MAKES NO WARRANTY THAT THE SITES ARE FREE FROM INFECTION BY VIRUSES OR ANYTHING ELSE THAT HAS CONTAMINATING OR DESTRUCTIVE PROPERTIES.

BELMONT INTERNATIONAL LIMITED WILL NOT BE LIABLE FOR ANY DAMAGES (INCLUDING WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS) ARISING IN CONTRACT, TORT OR OTHERWISE FROM YOUR USE OR INABILITY TO USE THE SITES OR ANY CONTENT OR FROM ANY ACTION TAKEN (OR REFRAINED FROM BEING TAKEN) AS A RESULT OF USING THE SITES OR ANY CONTENT.

The Site contains links to other World Wide Web sites, either directly or through frames and, where possible, we will make clear where such links are being made. Those sites are provided by independent third parties and Belmont International Limited is not responsible for their availability or content.

Belmont International Limited do not make any guarantees regarding the availability of this site and will not be liable if, for any reason, the Site is unavailable at any time or for any period. Belmont Business Services has the right to suspend access to the Site temporarily or permanently and without notice. Belmont Business Services will not be liable for loss or damages arising in contract, tort or otherwise if the Site becomes unavailable or is suspended for any reason.

Data protection

Belmont International takes site security seriously. As a registered user of the Site your name and details are stored on a database held by Belmont Business Services. All personal account data is protected by a password security system. Access to user data is restricted in our offices to those who have specific need for personal information. Purchase of a policy is made through fully integrated SSL security that complies with the commercial security standard. This ensures that you can rest comfortably knowing that all personal and credit card information is sent through a secure, encrypted system.

We undertake to maintain your privacy within the framework of the law. We will not pass on your personal data to any third party, other than the merchants and suppliers with whom Belmont International are connected as a result of the operation of the site and services, without your permission to do so.

If we have your permission, we will from time to time use personal data to keep you informed of our latest products and services and those of the merchants and suppliers with whom Belmont International is connected as a result of the operation of this web site, together with those of third parties.

Our guiding principle is that your personal data is only held to allow us to support and improve your relationship with and use of the Belmont International web site and services. If you have any concerns in this regard please contact us and we will investigate such concerns and take such necessary action as we in our sole discretion deem appropriate.

Notwithstanding the above, the personal data captured as a result of user registration and use of the website, will be considered as part of the assets of Belmont International and may be traded as such in the event that Belmont International is acquired or otherwise disposes of all or some of its assets and business, howsoever arising.

Changes to these terms

Belmont International Limited reserves the right, at its discretion, to make changes to any parts of the Site. Due to its policy of updating and improving the Site, Belmont International Limited may wish to change these Terms (including those relating to your use of the Content). When terms are changed, Belmont Business Services will notify you by email or by publishing details of those changes by including them at the end of these Terms (see "Changes to these Terms"). If you use the Sites after Belmont Business Services has published or notified you of the changes, you are agreeing now to be bound by those changes. If you do not agree to be bound by those changes, you should not use the Sites any further after they are published at the end of these Terms or after you receive notice of them.

Advertising and sponsorship

Parts of the Sites may contain advertising and sponsorship. Advertisers and sponsors are responsible for ensuring that material submitted for inclusion on the Sites complies with international and national law. Belmont International Limited will not be responsible for any error or inaccuracy in advertising material.

Choice of law and jurisdiction

These Terms shall be governed by, and construed in accordance with, English law.

The parties irrevocably agree that the courts of England shall (subject to the paragraph below) have exclusive jurisdiction to settle any dispute which may arise out of, under, or in connection with these Terms or the legal relationship established by them, and for those purposes irrevocably submit all disputes to the jurisdiction of the English courts.

For the exclusive benefit of Belmont Business Services, Belmont Business Services shall retain the right to bring proceedings as to the substance of the matter in the courts of the country of your residence or, where these Terms are entered into in the course of your trade or profession, the country of your principal place of business.

General

You may not assign, sub-license or otherwise transfer any of your rights under these Terms. If any provision of these Terms is found to be invalid by any court having competent jurisdiction, the invalidity of that provision will not affect the validity of the remaining provisions of these Terms, which shall remain in full force and effect. Failure by either party to exercise any right or remedy under these Terms does not

constitute a waiver of that right or remedy. Headings in these Terms are for convenience only and will have no legal meaning or effect.

Belmont International is a trading style of Belmont International Limited. Belmont International Limited is a company registered in England & Wales under company registration number 1427492. The registered office is Becket House, Vestry Road, Otford, Sevenoaks, Kent. TN14 5EL.