



TERMS OF USE

Welcome to the GSI Direct website. GSI Direct acts as a coverholder on behalf of certain underwriters at Lloyd's of London. By viewing or using this website (www.gsirect.co.nz), you agree to the Terms of Use set out below without modification. Should you not wish to accept these Terms of Use you should cease using this website or contact one of our members of staff.

GSI Direct reserves the right to change or modify these Terms of Use at any time and without prior notice. A copy of the applicable Terms of Use will be available on our website. These Terms of Use should be read in conjunction with our [Privacy Policy](#).

By continuing to use our website you accept these Terms of Use and our Privacy Policy.

OUR WEBSITE

GSI Direct has created this website to provide you with information on, and access to, its insurance policies (**policies**). This website is intended for use by residents of New Zealand or those with insurable interests within New Zealand. GSI Direct does not make any representations as to the appropriateness of this website for anyone seeking policies outside of New Zealand or that these policies are available in any jurisdiction outside of New Zealand.

The information provided on this website is intended for the purposes of an overview of the policies on offer and not advice as to the suitability of a policy for you or the scope of cover of a policy. The information on this website is not intended to provide a comprehensive review of each policy nor should this information be used in substitution of legal or other professional advice. Each policy is subject to terms conditions and exclusions, and nothing on this website amounts to a statement of cover under a policy. If you have any specific queries please consult with your professional advisers prior to purchasing a policy.

COOKIES

GSI Direct uses technology to offer you a convenient, secure and easy way to use our website. This includes the use of cookies. Cookies are data files used to store pieces of information within your web browser. Cookies can track information about your use of this website, provide customised content or assist with the use of password protection. This website may store cookies in order to increase functionality of the website on any subsequent visit made by you.

If you do not want your web browser to store cookies from this website for a subsequent visit then you should configure your browser accordingly. Information on how to do this can be found at www.allaboutcookies.org.

LINKS TO OTHER WEBSITES

This website may contain links to other websites. GSI Direct has no control over these other websites and makes no representation about the accuracy of the information provided by them. GSI Direct does not accept or assume any liability in relation to the content of other websites. By providing links GSI Direct is not endorsing or recommending any other website. Should you choose to access any other website by clicking on a link from this website you do so entirely at your own risk.

INTELLECTUAL PROPERTY

Unless indicated to the contrary GSI Direct is the sole owner of the copyright of the content of this website. Where the copyright in any content is not owned by GSI Direct it is included under a specific licence agreement between GSI Direct and the owner.

GSI Direct grants a limited licence to you to access and use this website for your own use only. You

are not permitted to copy, use, distribute or otherwise incorporate the information on this website (or any of our products) for any purpose without GSI Direct's prior written consent.

Unless expressly provided to the contrary you are not authorised to amend, edit or substitute any information or items contained within this website.

LIABILITY

The information contained on this website is necessarily general and contains a summary of each policy only. GSI Direct offers no warranties and makes no representations about this website or any of its content.

GSI Direct does not accept any liability in relation to your use of this website. To the extent permitted by law we exclude any liability which may result from your use of this website or the information contained within it.

While GSI Direct will use reasonable endeavours to ensure that the content on this website is free from errors you expressly agree that the use of this website is at your own risk.

If any of these Terms of Use are held to be invalid, void or unenforceable then to the extent permitted by law they will be deemed severed and will not affect the validity of the remainder of these Terms of Use.

JURISDICTION

These Terms of Use are governed by and to be construed in accordance with the laws of New Zealand who's Courts will have exclusive jurisdiction to hear any dispute arising from the use of this website.

COMPLAINTS PROCEDURE

GSI Direct is dedicated to providing their clients with a high quality service and wants to ensure that this is maintained at all times.

If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the event you remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for you to refer the matter to the Complaints department at Lloyd's, their address is:

Lloyd's General Representative in New Zealand
c/o Hazelton Law
Level 3
101 Molesworth Street
PO Box 5639
Wellington
New Zealand

Telephone: +64 (0)4 472 7582
Fax: +64 (0)4 472 7571