

## Disclaimer

The information contained on this article is intended solely to provide general guidance on matters of interest for the personal use of the reader, who accepts full responsibility for its use. The application and impact of laws can vary widely based on the specific facts involved. Given the changing nature of laws, rules and regulations there may be delays, omissions or inaccuracies in information contained on this article. Accordingly, the information on this article is provided with the understanding that the author(s) and publisher(s) are not herein engaged in rendering professional advice or services. As such, it should not be used as a substitute for consultation with a competent adviser. Before making any decision or taking any action, the reader should always consult a professional adviser relating to the relevant article posting.

While every attempt has been made to ensure that the information contained on this article has been obtained from reliable sources, Endsleigh is not responsible for any errors or omissions, or for the results obtained from the use of this information. All information on this article is provided "as is", with no guarantee of completeness, accuracy, timeliness or of the results obtained from the use of this information, and without warranty of any kind, express or implied, including, but not limited to warranties of performance, merchantability and fitness for a particular purpose. Nothing herein shall to any extent substitute for the independent investigations and the sound technical and business judgment of the reader. In no event will Endsleigh, or its partners, employees or agents, be liable to the reader or anyone else for any decision made or action taken in reliance on the information on this article or for any consequential, special or similar damages, even if advised of the possibility of such damages.

## **Links to Related Internet Sites**

From time to time certain links will be posted on this article connecting readers to third party web sites. Endsleigh does not accept any responsibility for, nor makes any representations as to the accuracy of, any content in such third party web sites.

## **Third Party Comments**

Third parties may submit comments for publication on this article. Any such comments are submitted on the basis that Endsleigh will review and may edit such comments, and that not all submissions will be published. Any third party comments published on this article (whether edited or not) are third party information for which Endsleigh takes no responsibility and disclaims all liability, and the above disclaimer applies to any such third party comments.

## Copyright

The copyright in the text, podcasts, links, layout and any other materials on this article (other than any third party comments) is owned by Endsleigh Insurance Services Limited. All rights are reserved.

If you wish to use or copy any of the text or other materials on this article (or any extracts from the same), you must first contact Endsleigh for copyright permission in relation to the proposed use. In addition, any use of text or other materials on this article (or any extracts from the same) in published materials must identify the Endsleigh materials involved and reference the Endsleigh's author's name, Endsleigh Insurance Services Limited and (if so requested by Endsleigh) the email contact details of the Endsleigh authorised representative.