Terms of use

Terms for using the Better Insurance website. They sit alongside our disclosure statement, privacy policy, terms of business and insurer policy wordings.

These terms apply to your use of the Better Insurance website.

This website is owned and operated by M&C Risk Partners Limited (NZBN 9429053671981), trading as Better Insurance. By using this website, you agree to these terms.

Website information is general only

The information on this website is general information only. It is not personal financial advice, legal advice, tax advice or a recommendation to buy, keep, change or cancel any insurance product.

Insurance needs depend on your circumstances, risks, assets, business, policy wording, insurer terms, exclusions, limits, excesses and claims history. You should speak with us before relying on website information for a decision.

No client relationship from website use alone

Using this website, submitting a form, downloading a document or reading content does not by itself make you a client of Better Insurance.

We become responsible for providing advice or services only when we have agreed to act for you.

Accuracy and availability

We aim to keep website information accurate and up to date, but we do not promise that the website will always be complete, current, uninterrupted, secure or error-free.

Insurance products, laws, premiums, insurer appetite and market conditions can change.

Third-party links and content

This website may link to insurer, regulator, dispute resolution, document, payment, form or other third-party websites. Those sites are not controlled by us. We are not responsible for their content, availability, privacy practices, security or terms.

Intellectual property

Unless otherwise stated, the content on this website is owned by or licensed to Better Insurance.

You may view, print or download content for personal or internal business use. You must not copy, reproduce, adapt, scrape, publish, sell or use the content for commercial purposes without permission.

Acceptable use

You must not:

- misuse the website;
- attempt to gain unauthorised access to systems or data;
- introduce malware or harmful code;
- interfere with website operation;
- submit false, misleading, offensive, unlawful or malicious material;
- impersonate another person;
- use the website in a way that breaches New Zealand law.

Forms and uploaded information

If you submit a website form or upload information, you must make sure the information is accurate, complete and authorised.

Do not submit sensitive information unless it is needed for the service you are requesting.

Submitting information does not mean that cover is available, that an insurer will quote or that a claim will be accepted.

Liability

Nothing in these terms limits rights or remedies you have under the Consumer Guarantees Act 1993, the Fair Trading Act 1986 or any other law that cannot lawfully be excluded or limited.

To the extent permitted by law, Better Insurance is not responsible for loss arising from:

- reliance on general website information without obtaining advice;
- website unavailability or errors;
- third-party websites or systems;
- unauthorised access caused by factors outside our reasonable control;
- information you submit that is inaccurate, incomplete or unauthorised;
- indirect, consequential or special loss.

Privacy

Our Privacy Policy explains how we collect, use, store and share personal information.

Changes to these terms

We may update these terms from time to time. The current version will be published on this page.

Interpretation and governing law

These terms and any services we provide to you are subject to the laws of New Zealand and the New Zealand Courts have exclusive jurisdiction.

If any provision of these terms is or becomes invalid, unenforceable or contrary to New Zealand law then it will not affect the validity, enforceability or legality of any other provision.

If we choose not to enforce any of our rights or your obligations under these terms then this does not limit or waive our right to do so at a later time.

Contact us

If you have any questions about these terms, email us at hello@betterinsurance.co.nz.

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