

# Terms & Conditions

These are the Terms and Conditions of Use (Terms) for Funeralplanningexperts.com (the Site), which is owned and operated by Data Locator Group Limited (“we”, “us” or “our”), a subsidiary of DM Limited.

## Introduction

The Site is designed to help you to research the funeral planning market and the options available to you. At your request we will also provide you with introductions to Funeral Plan providers, Insurance Companies Will Writers or Intermediaries (Providers).

The site is provided to you free of charge for your personal use, subject to these Terms and our Privacy Policy. You should read these Terms and our [Privacy Policy](#). If you do not agree with these Terms or the content of our [Privacy Policy](#) then you should stop using this Site and contact us to ask us to stop processing your personal data. Content may not be used, copied, downloaded, shared or transferred for either your own or any other parties for their own commercial gain.

## Contract

By clicking on “Get me a quote” on our Site you are entering into a contract with Funeralplanningexperts.com to provide you with an introduction in order to obtain a quote from one or more of the Providers used by us at the time. In order to fulfil our obligations to you, we will share the information you have entered on our Site with the Providers we are currently dealing with. The Providers will give you their quote directly. You are not obligated to accept any quote you receive from Providers introduced by us.

From time to time Funeralplanningexperts.com may contact you by email with news or information in relation to future life planning. You may unsubscribe from these emails at any time.

Our service is free to you but we will receive a fee for our introduction from the Provider. If you do not accept any quote you receive as a result of our introduction(s) you will not be charged, either by us or the Providers.

Part of the service is the offer of a free simple Will from Legacy Direct Limited. Legacy Direct Limited are not owned by DLG and you should satisfy yourself what a simple Will entails and whether or not there are any additional charges for more complex wills. We do not receive any fees for this introduction. If you do request a free simple Will we will send the details you have provided to Legacy Direct Limited who will act a joint Data Controller of your information. The details of Legacy Direct Ltd are as follows; Legacy Direct Limited – Abbey House, 25 Clarendon Road, Redhill, Surrey, RH1 1QZ Tel: 0800 032 8891 website: <https://www.legacy-direct.co.uk/>.

You may terminate our service at any time by following the instructions in our [Privacy Policy](#).

## Disclaimer

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The information on our Site does not constitute advice and we do not accept responsibility or liability for the accuracy or reliability of any statement made on this Site, or by any member of staff at Funeralplanningexperts.com. It is your responsibility to satisfy yourself that you understand the terms and conditions of any product you agree to purchase from any of our Providers. It is your responsibility to ensure that the services you agree to with any Provider are suitable for your purposes and at a cost you are comfortable with.

## Privacy Policy

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We take your privacy seriously. Please read our [Privacy Policy](#) to see how we manage the information you share with us.

## Links

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Our Site does include details on, or links through to, information provided by other websites. We don't control the accuracy or completeness of that information. You take full responsibility for using that information and verifying it and for any decision to use, purchase or refrain from purchasing any of the services or products mentioned on a linked site. If you do purchase products or services from another website please read their contract carefully before deciding to buy. Remember, your contract for those products or services will be with them, not us.

When you use other websites, any personal information you give them will be dealt with in line with their privacy policies, not ours, so please read the privacy policies of each and every such website before using them.

Some of the links included on our Site are affiliated links. These are links which take you directly or indirectly to a product provider and which may result in us receiving a fee or commission as a consequence of you clicking through to their site or purchasing a product from them. However, we are independent of any such provider.

## Our content

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## Warranties and Liability

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We provide our Site in good faith but we can't and don't warrant the completeness, truth or accuracy of the information or other content or postings found on our Site, or their usefulness for any particular purpose. You acknowledge and agree that you bear full responsibility for your own research and decisions and that we shall not be liable for any action that you or others take or don't take based on your use of or reliance on information provided by us or other users of our Site.

Before you apply for any products as a result of any introduction by us, it is very important you carefully read the terms and conditions of the product, check all the information held by the Provider about you to ensure it is correct, complete and accurate. It is your responsibility to ensure the product matches your requirements and that you agree to the terms and conditions of the product before you apply for it.

We cannot accept any liability for any loss or damage you may suffer or incur in the event that any product you apply for does not meet your requirements, or is not suitable for you, or if any information about you held by the product provider is not correct, complete and accurate, or if it is misleading, or if you have failed to disclose all relevant facts. If you are in any doubt as to whether any information is relevant or required to be disclosed, or that something may be incorrect, you should disclose it to your proposed provider before you apply for the product.

We don't promise that your access to our Site, or its content will be delivered uninterrupted, timely or error-free, or that the Site will be free from viruses or other harmful properties. It's your responsibility to implement satisfactory safeguards and procedures to make sure any files you obtain through our Site are free from such contaminations or other harmful properties.

The effect of what is set out here is that you agree that under no circumstances will we be held liable for any direct, indirect, incidental or other type loss or injury resulting from your use, or downloading of any content on our Site.

## 8. Indemnity

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You agree to indemnify, defend and hold harmless us, our directors, officers, employees and licensors from and against any claim, liability, cost, damage or loss we may incur (including reasonable legal fees) as a result of any material that you post on, Social Media or via any other communications systems, any actions you take which disrupt access to and/or the functioning of our Site or any breach by you of your obligations under these Terms.

## 9. General

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If any of these provisions is deemed invalid, void or unenforceable that provision will be deemed severable from the rest and will not affect the validity and enforceability of any remaining provisions.

The Site is directed to users in England and Wales only unless otherwise specified for specific items posted on the Site.

These Terms are governed in accordance with English Law and any disputes arising or affecting these Terms shall be subject to the exclusive jurisdiction of the English Courts.

## 10. Changes

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These Terms were published on 6<sup>th</sup> February 2019 and replace with immediate effect the Terms previously published on 1st July 2017.

## 11. Contact us

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Our Site is owned and operated by:

Data Locator Group Limited  
Registered office: Green Heys, Walford Road, Ross-On-Wye, Herefordshire, HR9 5DB.  
Registered in England & Wales with number 6742075

If you have any questions about our Site or these Terms and Conditions, please contact us in writing at Data Locator Group Limited, Sunningdale, Belfry Business Park, Watford, Hertfordshire, WD24 4WH.