

Website Terms of Use

Who We Are

We're Peppercorn, and our mission is to use technology to give control back to our customers. For brevity, in this Cookie Policy, references to 'Peppercorn', 'we', 'us', or 'our' means the following companies: Peppercorn Insurance Services Limited (Company Number 12672069) & Peppercorn AI Technology Limited (Company Number 12672070); While 'you' refers to any potential or existing customer, or anyone who uses the [peppercorninsurance.com](https://www.peppercorninsurance.com) and/or the [peppercornai.com](https://www.peppercornai.com) website.

Peppercorn Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 965049).

Our registered address is W2 offices, 1st Floor, Wellington House, Wellington Street, Cardiff, CF11 9BE.

Conditions of Use

The following information needs to be read carefully, as it governs your use of the Peppercorn website. By using the website, you agree to the conditions in force at that time. If you do not agree to these Conditions of Use, then please refrain from accessing or using this website.

This website does not necessarily contain complete descriptions of all terms, conditions, and exclusions. The precise cover provided (as applicable) shall be included in your policy documents.

This website is for private individuals only

The information on this website is directed at residents of England, Scotland and Wales insuring private motor vehicles within Great Britain only. Unfortunately, we are unable to insure cars in Northern Ireland, the Isle of Man or the Channel Islands. The services described in this website are available to private individuals for their use only. You are not permitted to use this website or to copy any material from our website for any commercial purpose.

You warrant that any application that you may make using this website in connection with obtaining a quotation for insurance or for a lending product is genuine and is only made for your own personal purposes of seeking to purchase an insurance policy. You agree to indemnify us in connection with any loss, damage, expense and cost (including legal costs on a full indemnity basis) suffered by us as a consequence of you being in breach of this warranty or otherwise misusing this website. You recognise that it is difficult for us to quantify the losses that we may suffer as a result of any breach or misuse by you and you agree that injunctive relief may be the appropriate remedy for us in such circumstances.

We explain how we use the information you give to us in our [Privacy Policy](#) which forms part of these terms and conditions.

The terms and conditions that apply to Peppercorn car insurance policies are set out in the policy booklet and Your Agreement with Peppercorn.

Quotations & Premiums

The quotations provided on this website are intended as an indication only of the likely premium based

on the information you provide. They're not binding quotations. If you decide you want to buy a Peppercorn policy, then we'll ask you to confirm the information you've provided. If you fail to disclose any relevant information, or provide any inaccurate information, this may invalidate your insurance policy. If you don't answer our questions fully and honestly, this could result in your policy being cancelled, or us not paying out on all or any part of a claim.

If you provide us with information about other people, then it is your responsibility to check that the information you provide is accurate and that the other people have given you permission to give their information to us. By asking for an insurance quotation, you confirm that you, the policyholder, are a permanent UK resident and that you will immediately notify us if you or your additional drivers stop being a permanent UK resident.

When you complete the Payment Details section of the website, we'll treat this as your proposal of insurance. You're not insured until you receive confirmation from us that we've accepted your payment and proposal. The decision whether to offer you an insurance product from Peppercorn is at our discretion.

You can view your insurance policy wording online. When you take out insurance with Peppercorn we'll make your Schedule, Statement of Face, Policy Booklet, Your Agreement with Peppercorn and Certificate of Insurance available electronically. Additionally, you can opt to receive paper copies of these documents in the post. You should keep a copy of all information you send to us or receive from us for your own records.

Policy underwriters

Peppercorn arranges the sale of insurance policies on behalf of Insurers. Further information may be found within the Insurance Product Information Document; the insurers underwriting your policy are described in detail on your Certificate of Insurance.

Additional products supplementary to the insurance product are supplied on a similar basis, except that the insurers for those products may be different to those named on your Certificate of Insurance. Details of the product provider of each additional product supplied can be found in Your Agreement With Peppercorn and within the relevant Insurance Product Information document.

The precise coverage afforded by any insurance policy or other product issued by us is subject to the terms, conditions and exclusions of the policies as issued. A copy of all our policy documentation is available online and on request.

Motor Insurers' Bureau

Authorised insurers underwriting compulsory motor insurance are also obliged, by virtue of the Road Traffic Act 1988, to be a member of the Motor Insurers' Bureau (MIB) and to contribute to its funding. The MIB was established in 1946 as a private company limited by guarantee for the purpose of entering into agreements with the Government to compensate the victims of negligent uninsured and untraced motorists. For further information please visit www.mib.org.uk.

Availability and content of this website

We take care to ensure that the information contained in this website is accurate and up to date. However, Peppercorn gives you no promises, representations or warranties about the accuracy,

completeness, reliability or suitability for any purpose of any information and related graphics published in this website, which may contain technical inaccuracies and typographical errors.

We are not providing any legal, accounting or other professional advice or opinion on specific facts or matters. Also, neither we nor any of our directors, employees or agents will be liable for damages arising out of or in connection with the use of this website or the information in it.

This is a comprehensive limitation of liability that applies to all damage of any kind, including (without limitation) compensatory, direct, indirect or consequential damages, loss of data, income or profit, loss of or damage to property and third-party claims. However, nothing shall exclude or restrict liability for death or personal injury resulting from the negligence of us, our directors, employees or agents. Also, nothing shall exclude or restrict our obligations under the Financial Services and Markets Act 2000 or any other current or future financial services legislation.

We reserve the right, at any time and without notice, to change the content of this website including these Conditions of Use. If we do this, then your continued use of the website will be deemed to be acceptance of the change. However, we won't change the terms and conditions that apply to your policy during the term of your policy, and we'll tell you before you renew your policy if any of the policy terms and conditions have changed.

We can give no warranty that this website and its content are free from viruses or anything else that has contaminating or destructive properties.

Whilst we take all reasonable steps to ensure this website is always available, sometimes we need to carry out maintenance or updates. We shall not accept any liability for any losses incurred due to our website being unavailable for any reason, at any time or for any period. We have the right to suspend access to the website and any services provided by us at any time and for any period. It may be necessary from time to time for us to suspend access to the website for routine maintenance or updates.

If you are in any doubt as to the validity of information made available within the website, or if you wish to rely on this information, then it may be in your best interest to seek verification by [**contacting us online**](#).

Data Protection and Privacy

Any personal information you supply to us via this website will be dealt with in accordance with our [**Privacy Policy**](#).

This website utilises various cookies, we refer you to our [**Cookie Policy**](#) for additional information.

Our Privacy Policy and Cookie Policy form part of these Conditions of Use. Please read these carefully as they set out our obligations and your rights in relation to your personal data.

Links and third-party information

This website contains links to websites operated by persons and/or companies outside Peppercorn and we provide these links for your convenience and information. The inclusion of any link does not imply endorsement by us in any way of the website to which a particular link leads and we're not responsible for the availability or content of these third-party websites or any of the goods or services available

from these websites. If you are redirected to another website via our website, you will need to contact that organisation separately to remove your details from their records.

No one may link into this website without our prior written consent.

Our intellectual property rights

"Peppercorn" together with its logos are registered trademarks owned by us. Unless otherwise agreed in writing nothing on this website shall be deemed to confer any licence or right on any person to use such trademark and any such use shall constitute an infringement of our rights.

We are the owner of all copyright, design right and database rights and all other intellectual property in the content of this website or have been licensed the right to use and exploit such rights (including but not limited to the text, graphics, design, arrangements, and sounds). The content of this website or any part of it may not be copied, distributed, uploaded, re-published, decompiled or transmitted in any way without our prior written consent.

You may copy electronically or print in hard copy portions of this website, solely for your personal use and the purpose of using the website to seek a quotation or buy products and services. Any other use of the content on this website (including reproduction for purposes other than those noted above, alteration, modification, distribution, or republication) without prior written permission is strictly prohibited.

Governing law

The content of this website and the products and services offered by us comply with appropriate UK legislation and regulation. The courts of England and Wales will have exclusive jurisdiction to adjudicate on any dispute between us.

If any of these provisions shall be unlawful, void or for any purpose unenforceable, then the particular provision will be deemed severable and will not affect the validity and enforceability of the remaining provisions.

Events beyond our reasonable control

We shall not be liable to you for any breach of these Conditions of Use or any failure to provide, or any delay in providing, our services through our website that results from any event or circumstance beyond our reasonable control. This includes without limitation, strikes, lockouts and other industrial disputes, breakdown of systems or network access, fire, explosion, accident, insurrection, and war.

Updates To This Policy

This version of the policy was written in October 2022. We will periodically review this policy and update it accordingly. If you have any thoughts on how we can help make it clearer, then please **[contact us online](#)**, we're always happy to receive feedback.