



Website Disclaimer and Exclusion of Liability Statement

This statement sets out the terms governing the use of this website and the limits of liability applicable to its owner.

1. Introduction

This disclaimer and exclusion of liability statement ("Disclaimer") applies to all content, information, and material made available on this website ("Site"). By accessing or using the Site, you acknowledge and accept the terms set forth herein. If you do not agree to these terms, you must refrain from using the Site.

2. Exclusion of Liability

The owner of the Site ("Website Owner") expressly excludes all liability for any actions taken or not taken by users in reliance on any content, information, or material provided on the Site. The Website Owner does not guarantee, represent, or warrant that the content is accurate, complete, reliable, current, or suitable for any purpose. All implied terms, conditions, and warranties arising by law or otherwise—except those that cannot be lawfully excluded—are hereby disclaimed to the fullest extent permitted by law.

3. Categories of Excluded Loss

To the maximum extent permitted by law, the Website Owner shall not be liable for any direct, indirect, or consequential loss or damage arising out of or in connection with the use of the Site or reliance on its content. This includes, without limitation, any:

- Loss of income
- Loss of business
- Loss of profits or anticipated savings
- Loss of contracts
- Loss of data
- Loss of goodwill or reputation
- Increase in operating or administrative expenses
- Any other financial or economic loss, whether foreseeable or not

4. Exceptions to Exclusion of Liability

Nothing in this Disclaimer shall exclude or limit liability for:

- Death or personal injury resulting from negligence

- Fraudulent misrepresentation
- Any liability which cannot be excluded or limited by applicable law

Where such liability cannot be excluded but may be limited, it is limited to the fullest extent permitted by law.

5. Informational Purpose Only

All content and material on the Site is provided for general information purposes only. The information is not intended to constitute legal, financial, professional, or other advice and should not be relied upon as such. Users are expressly advised not to act or refrain from acting based on any content on the Site without first seeking appropriate professional advice suited to their individual circumstances.

6. Accuracy and Updates

The Website Owner endeavours to keep the content of the Site up to date and accurate; however, no representation or warranty is made as to the completeness, accuracy, reliability, or timeliness of any content. The Website Owner accepts no responsibility or liability for any errors, omissions, or inaccuracies in the Site's content. The Website Owner reserves the right to amend, update, suspend, or withdraw the Site, or any part of it, at any time without notice.

7. Linked Content and Third-Party Websites

The Site may contain links to external websites or third-party content for convenience and informational purposes only. The Website Owner does not endorse, approve, or accept any responsibility for the content, accuracy, or reliability of external websites or resources linked from the Site. Users access such third-party content at their own risk.

8. Governing Law

This Disclaimer shall be governed by and construed in accordance with the laws of England and Wales. Any disputes arising in connection with this Disclaimer or the use of the Site shall be subject to the exclusive jurisdiction of the courts of England and Wales.

Contact

For any questions regarding this Disclaimer, please contact the Website Owner using the details provided on the Site: fasdinformed@co.uk

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