

Legal Information, Disclaimer and Copyright

For those visitors accessing the site from South Africa please click [here](#) for an important notice.

Willis Limited is a Lloyd's Insurance Broker, authorised and regulated by the [Financial Services Authority](#).

DISCLAIMER

THE MATERIAL AND INFORMATION IN THIS SITE AND IN THE SITES OF OTHER WILLIS ENTITIES ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED. WILLIS DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WILLIS DOES NOT REPRESENT OR WARRANT THAT ANY OF THE INFORMATION PRESENTED ON ITS WEB PAGES, THIS WEBSITE OR ON THE INTERNET GENERALLY, WILL BE UNINTERRUPTED OR ERROR FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THIS WEBSITE OR THE SERVER FROM WHICH IT IS ACCESSED ARE FREE FROM VIRUSES, WORMS, TROJAN HORSES OR OTHER HARMFUL COMPONENTS.

In no event shall Willis be liable for any cost or direct, indirect, special, incidental or consequential damages arising out of or in connection with the use of, or the inability to use this website. It is your responsibility to evaluate the accuracy, completeness and usefulness of any opinions, advice, services or other information provided. All information contained on any page set up by Willis is distributed with the understanding that the authors, publishers and distributors are not rendering legal, accounting or other professional advice or opinions on specific facts or matters and accordingly assume no liability whatsoever in connection with its use. Consult your own legal or tax advisor with respect to your personal situation.

INTELLECTUAL PROPERTY

Unless otherwise noted, the graphic images, button, layout, and text contained in this web site and in other Willis sites are the exclusive property of Willis or used with permission and may not be copied or distributed, in whole or in part, without the express written consent of Willis. Permission is granted to print copies of Willis web pages, and to display and use these web pages with a computer solely for personal use.

HYPERLINKS

Willis can not guarantee that the hyperlinks, pointer or other linking functions (hyperlinks) set out on the sites will be accurate at the time of your access. Moreover, the sites pointed at by hyperlinks are developed and possibly maintained by persons over whom Willis has no control. We cannot and do not monitor the sites linked to our pages on the Internet. Accordingly, Willis assumes no responsibility for the content of any sites referenced to by any hyperlink or otherwise. Willis believes that making hyperlinks available to publicly accessible web pages and newsgroups is legally permissible and consistent with the common, customary expectations of those who make use of the Internet. You may not provide hyperlinks to this website without prior written consent of Willis.

DATA PROTECTION

Willis is committed to respecting the privacy of your personal information and considering current technology, has taken all reasonable measures to do so. Willis is not obligated to monitor any transmission made through the respective web pages and newsgroups. However, Willis has the right, but not the obligation, to monitor any transmission made to and for this website. Willis may reproduce, use, distribute or disclose information transmitted to this site or collected through the use of this website. You acknowledge that such information shall be deemed to be non-confidential and that your communication may be read or intercepted by others. You acknowledge that no obligation of any kind shall be attached to such information and that by transmitting information, no confidential, contractually implied or other relationship is created between you and Willis.

SOFTWARE QUALITY

Willis does not warrant that any information, software or other material accessible through Willis web pages is free of viruses, worms, Trojan horses or other harmful component. Willis assumes no responsibility and shall not be liable for any, direct, indirect, incidental or consequential damages that result from the use, access to, browsing in or downloading of the any information, data, text, images or other material accessible through Willis web pages, this website or the website of any linked third parties.

SOFTWARE TYPES

Willis reserves the right to block transmission/receipt of certain file types to maintain the integrity and security of our computer systems. Click [here](#) to view the current list of file types that are affected.

USER CONDUCT

When accessing or making use of any service provided on Willis web pages you may not:

Post or transmit any unlawful, threatening, abusive, libellous, defamatory, obscene, pornographic, profane or otherwise objectionable information of any kind, including without limitation any transmissions constituting or encouraging conduct that would constitute a criminal offence, give rise to civil liability or otherwise violate any national or international law.

Post or transmit any information or software which contains a virus, worm, Trojan horse or other harmful component; restrict or inhibit any other user from using the website.

Post, publish, transmit, reproduce, distributor exploit any information, software or other material obtained through Willis web pages for commercial purposes other than expressly permitted.

EMAIL USAGE AND DISCLAIMER

For information pertaining to Willis' email confidentiality and monitoring policy, usage restrictions, or for specific company registration and regulation information, please click [here](#).

UPDATE OF LEGAL INFORMATION

This page is updated and modified from time to time. You should check this page every time you access Willis web pages.

Last update of this page: January 2005

Visitors from South Africa

On 23 November 2001 the Promotion of Access to Information Act, No 2 of 2000 ("the Act") came into effect. Under section 51 of the Act, Willis South Africa (Pty) Limited ("Willis"), a private body, is required to produce a manual which explains to the public how they may request information from Willis for the purpose of exercising or protection of their rights. Our manual is designed to explain the required formalities of making a request for information and supports the concept of providing the people of South Africa the rights to information which will allow them to more fully exercise and protect those rights. Requests for information, should be sent to the Willis Information Officer, whose contact details are set out in the manual.

Click [here](#) for the Promotion of Access to Information document