POLICYCHECK

Acceptable Use Policy

Introduction

This Acceptable Use Policy (“Policy”) sets out the rules and guidelines governing access to and use of the PolicyCheck platform, products, services, and related tools (collectively, the “Services”).

By accessing or using the Services, you agree to comply with this Policy. If you do not agree with this Policy, you must not use the Services.

This Policy applies to all users of PolicyCheck, including brokers, advisers, firms, partners, and any authorised users acting on their behalf.

Purpose of PolicyCheck

PolicyCheck provides software tools designed to assist insurance brokers and advisers in reviewing, structuring, comparing, and managing insurance information.

PolicyCheck is:

- A technology platform and decision-support tool
- Not an insurer, underwriting agent, or adviser
- Not a provider of financial, insurance, or legal advice

All outputs generated by the platform are intended to support professional judgment, not replace it.

Permitted Use

You may use the Services only for lawful purposes and in accordance with this Policy.

Permitted uses include:

- Reviewing and structuring insurance documents
- Comparing policy terms, conditions, exclusions, and limits
- Supporting broker or adviser-led client discussions
- Internal compliance, audit, and record-keeping purposes
- Other uses explicitly enabled by the platform

You must ensure that your use of the Services complies with:

- All applicable laws and regulations
- Professional standards in your jurisdiction
- Your licensing, authorisation, and regulatory obligations

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Professional Responsibility and Broker Review

You acknowledge and agree that:

- All outputs must be reviewed by a qualified broker or adviser
- PolicyCheck does not validate the accuracy, completeness, or suitability of outcomes for any specific client

You remain solely responsible for:

- Advice given to clients
- Decisions to recommend, place, vary, or cancel cover
- Regulatory compliance and disclosures
- Client communications and reliance on outputs

PolicyCheck does not replace professional judgment and must not be relied upon without independent review.

No Financial or Insurance Advice

The Services do not provide:

- Financial advice
- Insurance advice
- Legal advice
- Product recommendations
- Suitability determinations

Any references to gaps, mismatches, exclusions, or comparisons are informational only and must be interpreted by a licensed professional within their regulatory framework.

AI-Generated Outputs and Limitations

Some features of the Services use artificial intelligence or automated processing.

You acknowledge that:

- AI-generated outputs may contain errors, omissions, or misinterpretations
- Outputs are based on inputs provided and available source material
- PolicyCheck makes no warranties regarding the accuracy, completeness, or fitness for purpose of AI-generated outputs

PolicyCheck accepts no liability for decisions made in reliance on AI-generated content.

Prohibited Activities

You must not use the Services to:

- Provide advice outside your licensed or authorised scope
- Misrepresent PolicyCheck outputs as advice or guarantees
- Upload unlawful, misleading, defamatory, or infringing content
- Attempt to reverse-engineer, scrape, or extract system logic or models

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- Interfere with platform security, availability, or performance
- Use the Services to train competing AI or commercial systems
- Circumvent access controls, audit mechanisms, or safeguards
- Use the Services in jurisdictions where you are not authorised to operate

Any attempt to misuse the platform may result in immediate suspension or termination.

Content Standards

All content uploaded to or generated within the Services must:

- Be accurate to the best of your knowledge
- Comply with applicable privacy and confidentiality obligations
- Not infringe intellectual property or third-party rights
- Be appropriate for professional and regulated use

You remain responsible for ensuring you have the right to upload and use any documents or data.

Early-Stage Platform Notice

PolicyCheck is an evolving platform and may be in active development.

You acknowledge that:

- Features may change, improve, or be withdrawn
- Outputs may vary as models and logic evolve
- Documentation may not yet cover all edge cases

If you are unsure about platform behaviour, outputs, or appropriate usage, you should contact the PolicyCheck team before relying on the Service.

Monitoring and Enforcement

PolicyCheck reserves the right to:

- Monitor usage for compliance with this Policy
- Investigate suspected misuse or breaches
- Suspend or terminate access without notice where necessary
- Report unlawful activity to relevant authorities where required

Enforcement actions may be taken at PolicyCheck's sole discretion.

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Limitation of Liability

To the maximum extent permitted by law:

- PolicyCheck disclaims all liability arising from use of the Services
- PolicyCheck is not responsible for client outcomes, claims, disputes, or regulatory action
- Use of the Services is at your own risk

Nothing in this Policy limits liability where such limitation is prohibited by law.

Changes to This Policy

We may update this Acceptable Use Policy from time to time to reflect changes in the platform, legal requirements, or operational practices.

Updates will be published with a revised version and effective date.

Contact Us

If you have questions about this Policy or appropriate use of the Services, please contact the PolicyCheck team via our official support channels.

This policy is effective as of May 2024.
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