

The Cosec House – User Terms & Conditions

1. Acceptance of Terms

By accessing, downloading, installing or using the Site, software or Service, you agree to comply with and be bound by these Terms & Conditions (“Terms”). If you do not agree to these Terms, you must not use the Site, software or Service.

For the purposes of these Terms, “Service” means all web pages, features and functionality presented to users who have successfully authenticated via the sign-in and password process on the Site, together with all supporting software, systems, databases and data storage infrastructure associated with those web pages.

2. Licence

We grant you a limited, non-exclusive, non-transferable and revocable licence to use the software and Service solely for your personal or business use, in accordance with these Terms.

You must not:

- Copy, modify or distribute the software without prior written consent
- Reverse-engineer, decompile or attempt to extract source code
- Use the software or Service for any unlawful purpose

3. User Obligations

You agree to:

- Use the Site, software and Service in compliance with all applicable laws and regulations
- Not misuse the Site, including attempting unauthorised access, hacking or introducing malware
- Provide accurate and up-to-date information when creating an account

You are solely responsible for all costs and expenses incurred in connection with your use of the Site and Service.

We make no representation that the Site is appropriate or available for use outside the United Kingdom. If you access the Site from outside the UK, you do so at your own initiative and are responsible for compliance with local laws.

We try to make the Site as accessible as possible. If you experience any difficulties, please contact us using the details provided.

As a condition of your use of the Site, you agree not to misuse or attack the Site by knowingly introducing viruses, trojans, worms, logic bombs or other malicious or technologically harmful material, or by attempting to gain unauthorised access to the Site, its servers or any connected systems.

We may prevent or suspend your access to the Site or Service if you do not comply with these Terms or applicable law.

4. Software

Software may be made available to you to improve the functionality of the Site. Any such software is licensed to you on a limited, non-exclusive basis, subject to these Terms and any additional licence terms presented to you at the time of download.

You must review and accept any applicable end user licence agreement before downloading or using such software.

Unlawful use of the software, including reproduction or redistribution in breach of these Terms, is prohibited and may result in civil or criminal liability.

5. Accounts and Security

You are responsible for maintaining the confidentiality of your login credentials and account details.

You must notify us immediately if you become aware of any unauthorised access or security breach.

We are not responsible for losses arising from compromised accounts caused by your failure to keep credentials secure.

We may require you to change your password or suspend or terminate your account if we reasonably believe there has been a security breach or misuse.

6. Fees and Payment

Certain services, including training or bespoke reports, may be subject to fees. Pricing and payment terms will be disclosed at the point of purchase.

We reserve the right to change pricing with reasonable notice.

All payments are final unless otherwise required by law.

7. Intellectual Property

All intellectual property rights in the Site, software and Service remain the property of The Cosec House or its licensors. No ownership rights are transferred to you under these Terms.

8. Privacy and Data Handling

Your use of the Site, software and Service is governed by our Privacy Policy.

All data entered into or stored on the Service is treated as confidential and private by The Cosec House. Such data will not be transferred to any other system or service except where required for submission to Companies House as part of the normal operation of the Service, where required by applicable law, or as otherwise set out in the Privacy Policy.

The Cosec House does not sell, license or knowingly transfer user data to any third party.

9. Third-Party Services

The Site or Service may integrate with or link to third-party services. We are not responsible for the content, services or practices of any third party, and your use of third-party services is at your own risk.

10. Disclaimer of Warranties and Security

The Site, software and Service are provided on an “as is” and “as available” basis.

Reasonable technical and organisational measures are implemented to protect the Service and its underlying systems from unauthorised access, malicious attack or interference. However, no guarantee is given that the Service is completely secure or immune from such attacks.

To the fullest extent permitted by law, we make no warranties, whether express or implied, including warranties of merchantability, fitness for a particular purpose and non-infringement.

Nothing in these Terms excludes or limits any rights or remedies available to consumers under the Consumer Rights Act 2015 or other applicable consumer protection legislation.

11. Accuracy of Information and Availability

We try to ensure that the Site and its content are accurate, up-to-date and free from errors, but we make no guarantees.

Any reliance you place on information provided on the Site is at your own risk. Content is provided for general information purposes only and does not constitute legal, financial or technical advice.

We may suspend, withdraw or restrict access to the Site or Service at any time.

12. Hyperlinks and Third-Party Sites

The Site may contain links to third-party websites. We have no control over such websites and accept no responsibility for their content or availability. Use of third-party websites is at your own risk and subject to their terms.

13. Events Beyond Our Control

We are not liable for any failure or delay in performance resulting from events beyond our reasonable control.

14. Complaints

If you are dissatisfied with the Service, please contact us using the details provided. We will attempt to resolve complaints promptly and fairly.

These Terms are governed by the laws of England and Wales. Courts of England and Wales have non-exclusive jurisdiction, although you may bring proceedings in your local courts if you are a consumer and applicable law permits.

15. Limitation of Liability

To the maximum extent permitted by law, the Service is used entirely at the user's own risk.

No warranty is given as to the functionality of the Service or its suitability for any particular purpose, except as required under applicable consumer protection laws.

While the Service aims to achieve a target availability of greater than 99%, no warranty is given as to uninterrupted availability or access to data.

Although data may be backed up periodically, no warranty is given as to the persistence, integrity or recoverability of any data stored on the Service. The Service is not intended to be used as an online backup facility, and users are responsible for maintaining independent copies of their data.

To the fullest extent permitted by law, The Cosec House accepts no liability for loss of data or for any indirect, incidental or consequential loss or damage arising from the use of, or reliance upon, the Site, software or Service.

Our total liability shall not exceed the amount paid by you (if any) for use of the Service in the twelve months preceding the claim.

16. Termination

We may suspend or terminate your access if you breach these Terms.

Provisions intended to survive termination, including intellectual property and limitation of liability clauses, shall continue to apply.

17. Governing Law and Jurisdiction

These Terms are governed by the laws of England and Wales.

18. Changes to These Terms

We may update these Terms from time to time. Where changes are material, we will provide reasonable notice. Continued use of the Site or Service constitutes acceptance of the updated Terms.

19. Contact Information

For questions about these Terms, please contact:

Email: support@thecosechouse.co.uk