

Terms of Use – Lockton Hong Kong

Last Updated: 31 October 2025

PLEASE READ THESE TERMS OF USE CAREFULLY AND ENSURE YOU UNDERSTAND THEM BEFORE USING THIS WEBSITE.

BY USING OUR WEBSITE, YOU CONFIRM THAT YOU ACCEPT THESE TERMS OF USE AND THAT YOU AGREE TO COMPLY WITH THEM.

IF YOU DO NOT AGREE TO THESE TERMS OF USE, YOU MUST NOT USE OUR WEBSITE.

What's in these terms?

These terms tell you the rules for using our website www.lockcloudasia.com/dentalprotect (our website).

Who we are and how to contact us

www.lockcloudasia.com/dentalprotect is a website operated by Lockton Companies (Hong Kong) Limited (we, us, our). We are a licensed insurance broker regulated by the Insurance Authority (Licence No. FB1055), with its registered office at 16/F, Berkshire House, Taikoo Place, 25 Westlands Road, Quarry Bay, Hong Kong.

To contact us, please email enquiry.asia@lockton.com([opens a new window](#)) or telephone +852 2250 2828.

By using our website you accept these terms

By using our website, you confirm that you accept these terms of use and that you agree to comply with them.

If you do not agree to these terms, you must not use our website.

We recommend that you print a copy of these terms for future reference.

There are other terms that may apply to you.

These terms of use refer to the following additional terms, which also apply to your use of our website:

Our [Privacy Notice\(opens a new window\)](#), which sets out how we collect and use personal data about you. See further under How we may use your personal information. Our Cookie Settings, which sets out information about the cookies on our website.

We may make changes to these terms

We amend these terms from time to time. Every time you wish to use our website, please check these terms to ensure you understand the terms that apply at that time.

We may make changes to our website

We may update and change our website from time to time to reflect changes to our products and services, our users' needs, our business priorities and for legal and regulatory reasons.

We may suspend or withdraw our website

Our website is made available free of charge.

We do not guarantee that our website, or any content on it, will always be available or be uninterrupted. We may suspend or withdraw or restrict the availability of all or any part of our website for business and operational reasons. We will try to give you reasonable notice of any suspension or withdrawal.

You are also responsible for ensuring that all persons who access our website through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

We may, at our sole discretion, restrict, suspend or terminate your right to access our website if you breach these Terms of Use or otherwise misuse our website.

How you may use material on our website

We are the owner or the licensee of all intellectual property rights in our website, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.

You may print off one copy, and may download extracts, of any page(s) from our website for your personal use and you may draw the attention of others within your organisation to content posted on our website.

You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.

Our status (and that of any identified contributors) as the authors of content on our website must always be acknowledged.

You must not use any part of the content on our website for commercial purposes without obtaining a licence to do so from us or our licensors. In particular you agree not to offer for sale or sell or distribute over any medium any part of our website or website materials whatsoever.

If you print off, copy or download any part of our website in breach of these terms of use, your right to use our website will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

Do not rely on information on this website

The content on our website is provided for general information only. It is not intended to amount to advice on which you should rely. A product or service shown on our website may not necessarily be suitable for you, and we make no warranty or representation that the material on our website is appropriate or available for use in any location or is compliant with all local laws. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our website.

Although we make reasonable efforts to update the information on our website, we make no representations, warranties or guarantees, whether express or implied, that the content on our website is accurate, complete or up to date.

We are not responsible for websites we link to

Where our website contains links to other websites and resources provided by third parties, these links are provided for your information only. Such links should not be interpreted as approval by us of those linked websites or information you may obtain from them.

We have no control over the contents of those websites or resources and do not accept any responsibility or liability for those websites or resources. When you leave our website, we encourage you to read the privacy notice, terms of use and cookies notice of every website you visit.

Our responsibility for loss or damage suffered by you

Whether you are a consumer or a business user:

- We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors and for fraud or fraudulent misrepresentation.

If you are a business user:

- We exclude all implied conditions, warranties, representations or other terms that may apply to our website or any content on it.
- We will not be liable to you for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:
 - use of, or inability to use, our website; or
 - use of or reliance on any content displayed on our website.
- In particular, we will not be liable for:
 - loss of profits, sales, business, or revenue;
 - business interruption;
 - loss of anticipated savings;
 - loss of business opportunity, goodwill or reputation; or
 - any indirect or consequential loss or damage.

If you are a consumer user:

Please note that we only provide our website for domestic and private use. You agree not to use our website for any commercial or business purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

How we may use your personal information

We will only use your personal information as set out in our Privacy Notice.

We are not responsible for viruses and you must not introduce them

We do not guarantee that our website will be secure or free from bugs or viruses.

You are responsible for configuring your information technology, computer programs and platform to access our website. You should use your own virus protection software.

You must not misuse our website by knowingly introducing viruses, trojans, worms, logic bombs or other material that is malicious or technologically harmful. You must not attempt to gain unauthorised access to our website, the server on which our website is stored or any server, computer or database connected to our website. You must not attack our website via a denial-of-service attack or a distributed denial-of service attack. By breaching this provision, you would commit a criminal offence. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our website will cease immediately.

Rules about linking to our website

You must not establish a link to our website or make our website, or any part of it, available as part of another website, whether by hyperlink framing on the internet or otherwise, without our prior approval.

If you wish to link to our website, please contact enquiry.asia@lockton.com(opens a new window) for the attention of the Legal Department.

Which country's laws apply to any disputes?

If you are a consumer, please note that these terms of use, their subject matter and their formation, are governed by the laws of Hong Kong. You and we both agree that the courts of Hong Kong Special Administrative Region will have exclusive jurisdiction.

If you are a business, these terms of use, their subject matter and their formation (and any non-contractual disputes or claims) are governed by the law of Hong Kong. We both agree to the exclusive jurisdiction of the courts of Hong Kong Special Administrative Region.

Our trademarks

The trademarks, service marks and logos contained on our website are owned by or licensed to us and are subject to copyright, trademark and other intellectual property rights under Hong Kong Special Administrative Region and foreign laws and international conventions. You are not permitted to use them without our approval, unless they are part of material you are using as permitted under How you may use material on our website.