
Inline Plumbing Limited – Terms & Conditions of Trade

1. Definitions

- 1.1 "Inline" means Inline Plumbing Limited, its successors and assigns or any person acting on behalf of and with the authority of Inline Plumbing Limited.
- 1.2 "Client" means the person/s buying the Goods as specified in any invoice, document or order, and if there is more than one Client is a reference to each Client jointly and severally.
- 1.3 "Goods" means all Goods or Services supplied by Inline to the Client at the Client's request from time to time (where the context so permits the terms 'Goods' or 'Services' shall be interchangeable for the other).
- 1.4 "Price" means the Price payable for the Goods as agreed between Inline and the Client in accordance with clause 5 below.

2. Acceptance

- 2.1 The Client is taken to have exclusively accepted and is immediately bound, jointly and severally, by these terms and conditions if the Client places an order for or accepts delivery of the Goods.
- 2.2 These terms and conditions may only be amended with Inline's consent in writing and shall prevail to the extent of any inconsistency with any other document or agreement between the Client and Inline.

3. Change in Control

- 3.1 The Client shall give Inline not less than fourteen (14) days prior written notice of any proposed change of ownership of the Client and/or any other change in the Client's details (including but not limited to, changes in the Client's name, address, contact phone or fax number/s, or business practice). The Client shall be liable for any loss incurred by Inline as a result of the Client's failure to comply with this clause.

4. Authorised Representatives

- 4.1 Unless otherwise limited as per clause 4.2 the Client agrees that should the Client introduce any third party to Inline as the Client's duly authorised representative, that once introduced that person shall have the full authority of the Client to order any materials or Services on the Client's behalf and/or to request any variation to the works on the Client's behalf (such authority to continue until all requested works have been completed or the Client otherwise notifies Inline in writing that said person is no longer the Client's duly authorised representative).
- 4.2 In the event that the Client's duly authorised representative as per clause 4.1 is to have only limited authority to act on the Client's behalf then the Client must specifically and clearly advise Inline in writing of the parameters of the limited authority granted to their representative.
- 4.3 The Client specifically acknowledges and accepts that they will be solely liable to Inline for all additional costs incurred by Inline (including Inline's profit margin) in providing any works, materials, Services or variation/s requested by the Client's duly authorised representative (subject always to the limitations imposed under clause 4.2 (if any)).

5. Price and Payment

- 5.1 At Inline's sole discretion the Price shall be either:
 - (a) as indicated on any invoice provided by Inline to the Client; or
 - (b) Inline's quoted price (subject to clause 5.2) which will be valid for the period stated in the quotation or otherwise for a period of thirty (30) days.
- 5.2 Inline reserves the right to change the Price:
 - (a) if a variation to the Goods which are to be supplied is requested; or
 - (b) if a variation to the Services originally scheduled (including any applicable plans or specifications) is requested; or
 - (c) where additional Services are required due to the discovery of hidden or unidentifiable difficulties (including, but not limited to, poor weather conditions, limitations to accessing the site, obscured building defects, safety considerations, prerequisite work by any third party not being completed, iron reinforcing rods in concrete, or hidden pipes and wiring in walls etc) which are only discovered on commencement of the Services; or
 - (a) in the event of increases to Inline in the cost of labour or Goods (including but not limited to overseas transactions that may increase as a consequence of variations in foreign currency rates of exchange and/or international freight and insurance charges) which are beyond Inline's control.
- 5.3 At Inline's sole discretion a non-refundable deposit may be required.
- 5.4 Time for payment for the Goods being of the essence, the Price will be payable by the Client on the date/s determined by Inline, which may be:
 - (a) on delivery of the Goods;
 - (b) before delivery of the Goods;
 - (c) by way of instalments/progress payments in accordance with Inline's payment schedule;
 - (d) for certain approved Clients, due twenty (20) days following the end of the month in which a statement is posted to the Client's address or address for notices;
 - (e) the date specified on any invoice or other form as being the date for payment; or
 - (f) failing any notice to the contrary, the date which is seven (7) days following the date of any invoice given to the Client by Inline.
- 5.5 Payment may be made by cheque, bank cheque, electronic/on-line banking, or by any other method as agreed to between the Client and Inline.

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5.6 Unless otherwise stated the Price does not include GST. In addition to the Price the Client must pay to Inline an amount equal to any GST Inline must pay for any supply by Inline under this or any other agreement for the sale of the Goods. The Client must pay GST, without deduction or set off of any other amounts, at the same time and on the same basis as the Client pays the Price. In addition the Client must pay any other taxes and duties that may be applicable in addition to the Price except where they are expressly included in the Price.

6. Delivery

6.1 Subject to clause 6.2 it is Inline's responsibility to ensure that the Services start as soon as it is reasonably possible.

6.2 The Services commencement date will be put back and the completion date extended by whatever time is reasonable in the event that Inline claims an extension of time (by giving the Client written notice) where completion is delayed by an event beyond Inline's control, including but not limited to any failure by the Client to:

- (a) make a selection; or
- (b) have the site ready for the Services; or
- (c) notify Inline that the site is ready.

6.3 Delivery ("**Delivery**") of the Goods is taken to occur at the time that:

- (a) the Client or the Client's nominated carrier takes possession of the Goods at Inline's designated supplier's address; or
- (b) Inline (or Inline's nominated carrier) delivers the Goods to the Client's nominated address even if the Client is not present at the address.

6.4 At Inline's sole discretion the cost of delivery is either included in the Price or is in addition to the Price.

6.5 The Client must take delivery by receipt or collection of the Goods whenever they are tendered for delivery. In the event that the Client is unable to take delivery of the Goods as arranged then Inline shall be entitled to charge a reasonable fee for redelivery and/or storage.

6.6 Inline may deliver the Goods in separate instalments. Each separate instalment shall be invoiced and paid in accordance with the provisions in these terms and conditions.

6.7 Any time or date given by Inline to the Client is an estimate only. The Client must still accept delivery of the Goods even if late and Inline will not be liable for any loss or damage incurred by the Client as a result of the delivery being late.

7. Risk

7.1 Risk of damage to or loss of the Goods passes to the Client on Delivery and the Client must insure the Goods on or before Delivery.

7.2 If any of the Goods are damaged or destroyed following delivery but prior to ownership passing to the Client, Inline is entitled to receive all insurance proceeds payable for the Goods. The production of these terms and conditions by Inline is sufficient evidence of Inline's rights to receive the insurance proceeds without the need for any person dealing with Inline to make further enquiries.

7.3 If the Client requests Inline to leave Goods outside Inline's premises for collection or to deliver the Goods to an unattended location then such Goods shall be left at the Client's sole risk.

7.4 The Client acknowledges that the presence of plant or tree root growth and/or other blockages may indicate damaged pipe work and therefore where Inline is requested to merely clear such blockages, Inline can offer no guarantee against reoccurrence or further damage. In the event of collapse during the pipe clearing process, Inline will immediately advise the Client of the same and shall provide the Client with an estimate for the full repair of the damaged pipe work.

7.5 Where Inline is required to install the Goods the Client warrants that the structure of the premises or equipment in or upon which these Goods are to be installed or erected is sound and will sustain the installation and work incidental thereto and Inline shall not be liable for any claims, demands, losses, damages, costs and expenses howsoever caused or arising should the premises or equipment be unable to accommodate the installation.

7.6 Where the Client has supplied Goods for Inline to complete the Services, the Client acknowledges that he accepts responsibility for the suitability of purpose, quality and any faults inherent in the Goods. Inline shall not be responsible for any defects in the Services, any loss or damage to the Goods (or any part thereof), howsoever arising from the use of Goods supplied by the Client. Additional charges will apply should Inline need to rectify any defect caused by Goods supplied by the Client.

7.7 The Client acknowledges that Inline is only responsible for parts that are replaced by Inline and that in the event that other parts/Goods, subsequently fail, the Client agrees to indemnify Inline against any loss or damage to the Goods, or caused by the Goods, or any part thereof howsoever arising.

7.8 Where the Client is unable to attend the worksite at the arranged delivery time of the Services and Inline requests the Client to make available a key to enable Inline access to the Client's property, Inline shall not be liable for any loss or damage unless due to the negligence of Inline.

7.9 Any advice, recommendation, information, assistance or service provided by Inline in relation to Goods or Services supplied is given in good faith, is based on Inline's own knowledge and experience and shall be accepted without liability on the part of Inline and it shall be the responsibility of the Client to confirm the accuracy and reliability of the same in light of the use to which the Client makes or intends to make of the Goods or Services.

8. Access

- 8.1 The Client shall ensure that Inline has clear and free access to the work site at all times to enable them to undertake the Services. Inline shall not be liable for any loss or damage to the site (including, without limitation, damage to pathways, driveways and concreted or paved or grassed areas) unless due to the negligence of Inline.

9. Underground Locations

- 9.1 Prior to Inline commencing any work the Client must advise Inline of the precise location of all underground services on the site and clearly mark the same. The underground mains & services the Client must identify include, but are not limited to, electrical services, gas services, sewer services, pumping services, sewer connections, sewer sludge mains, water mains, irrigation pipes, telephone cables, fibre optic cables, oil pumping mains, and any other services that may be on site.
- 9.2 Whilst Inline will take all care to avoid damage to any underground services the Client agrees to indemnify Inline in respect of all and any liability claims, loss, damage, costs and fines as a result of damage to services not precisely located and notified as per clause 9.1.

10. Dimensions, Plans and Specifications

- 10.1 All customary building industry tolerances shall apply to the dimensions and measurements of the Goods unless Inline and the Client agree otherwise in writing.
- 10.2 The Inline shall be entitled to rely on the accuracy of any plans, specifications and other information provided by the Client.
- 10.3 If the giving of an estimate or quotation for the supply of Goods involves Inline estimating measurements and quantities, it shall be the responsibility of the Client to verify the accuracy of Inline's estimated measurements and quantities, before the Client places an order based on such estimate or accepts such quotation.
- 10.4 Should the Client require any changes to Inline's estimated measurements and quantities, the Client shall request such changes in writing, in the case of an estimate before placing an order based on that estimate and in the case of a quotation before acceptance of that quotation.

11. Compliance with Laws

- 11.1 The Client and Inline shall comply with the provisions of all statutes, regulations and bylaws of government, local and other public authorities that may be applicable to the Services.
- 11.2 The Client shall obtain (at the expense of the Client) all licenses and approvals that may be required for the Services.
- 11.3 The Client agrees that the site will comply with any occupational health and safety laws relating to building/construction sites and any other relevant safety standards or legislation.

12. Title

- 12.1 Inline and the Client agree that ownership of the Goods shall not pass until:
- (a) the Client has paid Inline all amounts owing to Inline; and
 - (b) the Client has met all of its other obligations to Inline.
- 12.2 Receipt by Inline of any form of payment other than cash shall not be deemed to be payment until that form of payment has been honoured, cleared or recognised.
- 12.3 It is further agreed that:
- (a) until ownership of the Goods passes to the Client in accordance with clause 12.1 that the Client is only a bailee of the Goods and must return the Goods to Inline on request.
 - (b) the Client holds the benefit of the Client's insurance of the Goods on trust for Inline and must pay to Inline the proceeds of any insurance in the event of the Goods being lost, damaged or destroyed.
 - (c) the Client must not sell, dispose, or otherwise part with possession of the Goods other than in the ordinary course of business and for market value. If the Client sells, disposes or parts with possession of the Goods then the Client must hold the proceeds of any such act on trust for Inline and must pay or deliver the proceeds to Inline on demand.
 - (d) the Client should not convert or process the Goods or intermix them with other goods but if the Client does so then the Client holds the resulting product on trust for the benefit of Inline and must sell, dispose of or return the resulting product to Inline as it so directs.
 - (e) the Client irrevocably authorises Inline to enter any premises where Inline believes the Goods are kept and recover possession of the Goods.
 - (f) Inline may recover possession of any Goods in transit whether or not delivery has occurred.
 - (g) the Client shall not charge or grant an encumbrance over the Goods nor grant nor otherwise give away any interest in the Goods while they remain the property of Inline.
 - (h) Inline may commence proceedings to recover the Price of the Goods sold notwithstanding that ownership of the Goods has not passed to the Client.

13. Personal Property Securities Act 1999 ("PPSA")

- 13.1 Upon assenting to these terms and conditions in writing the Client acknowledges and agrees that:
- (a) these terms and conditions constitute a security agreement for the purposes of the PPSA; and
 - (b) a security interest is taken in all Goods previously supplied by Inline to the Client (if any) and all Goods that will be supplied in the future by Inline to the Client.

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- 13.2 The Client undertakes to:
- (a) sign any further documents and/or provide any further information (such information to be complete, accurate and up-to-date in all respects) which Inline may reasonably require to register a financing statement or financing change statement on the Personal Property Securities Register;
 - (b) indemnify, and upon demand reimburse, Inline for all expenses incurred in registering a financing statement or financing change statement on the Personal Property Securities Register or releasing any Goods charged thereby;
 - (c) not register a financing change statement or a change demand without the prior written consent of Inline; and
 - (d) immediately advise Inline of any material change in its business practices of selling the Goods which would result in a change in the nature of proceeds derived from such sales.
- 13.3 Inline and the Client agree that nothing in sections 114(1)(a), 133 and 134 of the PPSA shall apply to these terms and conditions.
- 13.4 The Client waives its rights as a debtor under sections 116, 120(2), 121, 125, 126, 127, 129, 131 and 132 of the PPSA.
- 13.5 Unless otherwise agreed to in writing by Inline, the Client waives its right to receive a verification statement in accordance with section 148 of the PPSA.
- 13.6 The Client shall unconditionally ratify any actions taken by Inline under clauses 13.1 to 13.5.

14. Security and Charge

- 14.1 In consideration of Inline agreeing to supply the Goods, the Client charges all of its rights, title and interest (whether joint or several) in any land, realty or other assets capable of being charged, owned by the Client either now or in the future, to secure the performance by the Client of its obligations under these terms and conditions (including, but not limited to, the payment of any money).
- 14.2 The Client indemnifies Inline from and against all Inline's costs and disbursements including legal costs on a solicitor and own client basis incurred in exercising Inline's rights under this clause.
- 14.3 The Client irrevocably appoints Inline and each director of Inline as the Client's true and lawful attorney/s to perform all necessary acts to give effect to the provisions of this clause 14 including, but not limited to, signing any document on the Client's behalf.

15. Client's Disclaimer

- 15.1 The Client hereby disclaims any right to rescind, or cancel any contract with Inline or to sue for damages or to claim restitution arising out of any inadvertent misrepresentation made to the Client by Inline and the Client acknowledges that the Goods are bought relying solely upon the Client's skill and judgment.

16. Defects

- 16.1 The Client shall inspect the Goods on delivery and shall within seven (7) days of delivery (time being of the essence) notify Inline of any alleged defect, shortage in quantity, damage or failure to comply with the description or quote. The Client shall afford Inline an opportunity to inspect the Goods within a reasonable time following delivery if the Client believes the Goods are defective in any way. If the Client shall fail to comply with these provisions the Goods shall be presumed to be free from any defect or damage. For defective Goods, which Inline has agreed in writing that the Client is entitled to reject, Inline's liability is limited to either (at Inline's discretion) replacing the Goods or repairing the Goods.

17. Returns

- 17.1 Returns will only be accepted provided that:
- (a) the Client has complied with the provisions of clause 16.1; and
 - (b) Inline has agreed in writing to accept the return of the Goods; and
 - (c) the Goods are returned at the Client's cost within fourteen (14) days of the delivery date; and
 - (d) Inline will not be liable for Goods which have not been stored or used in a proper manner; and
 - (e) the Goods are returned in the condition in which they were delivered and with all packaging material, brochures and instruction material in as new condition as is reasonably possible in the circumstances.
- 17.2 Inline may (in its discretion) accept the return of Goods for credit but this may incur a handling fee of twenty percent (20%) of the value of the returned Goods plus any freight.
- 17.3 Non-stocklist items or Goods made to the Client's specifications are under no circumstances acceptable for credit or return.

18. Warranty

- 18.1 Subject to the conditions of warranty set out in clause 18.2 Inline warrants that if any defect in any workmanship of Inline becomes apparent and is reported to Inline within three (3) months of the date of delivery (time being of the essence) then Inline will either (at Inline's sole discretion) replace or remedy the workmanship.
- 18.2 The conditions applicable to the warranty given by clause 18.1 are:
- (a) the warranty shall not cover any defect or damage which may be caused or partly caused by or arise through:
 - (i) failure on the part of the Client to properly maintain any Goods; or
 - (ii) failure on the part of the Client to follow any instructions or guidelines provided by Inline; or
 - (iii) any use of any Goods otherwise than for any application specified on a quote or order form; or

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- (iv) the continued use of any Goods after any defect becomes apparent or would have become apparent to a reasonably prudent operator or user; or
 - (v) fair wear and tear, any accident or act of God.
 - (b) the warranty shall cease and Inline shall thereafter in no circumstances be liable under the terms of the warranty if the workmanship is repaired, altered or overhauled without Inline's consent.
 - (c) in respect of all claims Inline shall not be liable to compensate the Client for any delay in either replacing or remedying the workmanship or in properly assessing the Client's claim.
- 18.3 For Goods not manufactured by Inline, the warranty shall be the current warranty provided by the manufacturer of the Goods. Inline shall not be bound by nor be responsible for any term, condition, representation or warranty other than that which is given by the manufacturer of the Goods.
- 18.4 To the extent permitted by statute, no warranty is given by Inline as to the quality or suitability of the Goods for any purpose and any implied warranty, is expressly excluded. Inline shall not be responsible for any loss or damage to the Goods, or caused by the Goods, or any part thereof however arising.

19. Consumer Guarantees Act 1993

- 19.1 If the Client is acquiring Goods for the purposes of a trade or business, the Client acknowledges that the provisions of the Consumer Guarantees Act 1993 do not apply to the supply of Goods by Inline to the Client.

20. Intellectual Property

- 20.1 Where Inline has designed, drawn or developed Goods for the Client, then the copyright in any designs and drawings and documents shall remain the property of Inline.
- 20.2 The Client warrants that all designs, specifications or instructions given to Inline will not cause Inline to infringe any patent, registered design or trademark in the execution of the Client's order and the Client agrees to indemnify Inline against any action taken by a third party against Inline in respect of any such infringement.
- 20.3 The Client agrees that Inline may (at no cost) use for the purposes of marketing or entry into any competition, any documents, designs, drawings or Goods which Inline has created for the Client.

21. Default and Consequences of Default

- 21.1 Interest on overdue invoices shall accrue daily from the date when payment becomes due, until the date of payment, at a rate of two and a half percent (2.5%) per calendar month (and at Inline's sole discretion such interest shall compound monthly at such a rate) after as well as before any judgment.
- 21.2 If the Client owes Inline any money the Client shall indemnify Inline from and against all costs and disbursements incurred by Inline in recovering the debt (including but not limited to internal administration fees, legal costs on a solicitor and own client basis, Inline's collection agency costs, and bank dishonour fees).
- 21.3 Without prejudice to any other remedies Inline may have, if at any time the Client is in breach of any obligation (including those relating to payment) under these terms and conditions Inline may suspend or terminate the supply of Goods to the Client. Inline will not be liable to the Client for any loss or damage the Client suffers because Inline has exercised its rights under this clause.
- 21.4 Without prejudice to Inline's other remedies at law Inline shall be entitled to cancel all or any part of any order of the Client which remains unfulfilled and all amounts owing to Inline shall, whether or not due for payment, become immediately payable if:
- (a) any money payable to Inline becomes overdue, or in Inline's opinion the Client will be unable to make a payment when it falls due;
 - (b) the Client becomes insolvent, convenes a meeting with its creditors or proposes or enters into an arrangement with creditors, or makes an assignment for the benefit of its creditors; or
 - (c) a receiver, manager, liquidator (provisional or otherwise) or similar person is appointed in respect of the Client or any asset of the Client.

22. Cancellation

- 22.1 Inline may cancel any contract to which these terms and conditions apply or cancel delivery of Goods at any time before the Goods are delivered by giving written notice to the Client. On giving such notice Inline shall repay to the Client any money paid by the Client for the Goods. Inline shall not be liable for any loss or damage whatsoever arising from such cancellation.
- 22.2 In the event that the Client cancels delivery of Goods the Client shall be liable for any and all loss incurred (whether direct or indirect) by Inline as a direct result of the cancellation (including, but not limited to, any loss of profits).
- 22.3 Cancellation of orders for Goods made to the Client's specifications, or for non-stocklist items, will definitely not be accepted once production has commenced, or an order has been placed.

23. Privacy Act 1993

- 23.1 The Client authorises Inline or Inline's agent to:
- (a) access, collect, retain and use any information about the Client;
 - (i) (including any overdue fines balance information held by the Ministry of Justice) for the purpose of assessing the Client's creditworthiness; or
 - (ii) for the purpose of marketing products and services to the Client.

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- (b) disclose information about the Client, whether collected by Inline from the Client directly or obtained by Inline from any other source, to any other credit provider or any credit reporting agency for the purposes of providing or obtaining a credit reference, debt collection or notifying a default by the Client.
- 23.2 Where the Client is an individual the authorities under clause 23.1 are authorities or consents for the purposes of the Privacy Act 1993.
- 23.3 The Client shall have the right to request Inline for a copy of the information about the Client retained by Inline and the right to request Inline to correct any incorrect information about the Client held by Inline.

24. Unpaid Seller's Rights

- 24.1 Where the Client has left any item with Inline for repair, modification, exchange or for Inline to perform any other service in relation to the item and Inline has not received or been tendered the whole of any moneys owing to it by the Client, Inline shall have, until all moneys owing to Inline are paid:
 - (a) a lien on the item; and
 - (b) the right to retain or sell the item, such sale to be undertaken in accordance with any legislation applicable to the sale or disposal of uncollected goods.
- 24.2 The lien of Inline shall continue despite the commencement of proceedings, or judgment for any moneys owing to Inline having been obtained against the Client.

25. Construction Contract Act 2002

- 25.1 The Client hereby expressly acknowledges that:
 - (a) Inline has the right to suspend work within five (5) working days of written notice of its intent to do so if a payment claim is served on the Client, and:
 - (i) the payment is not paid in full by the due date for payment and no payment schedule has been given by the Client; or
 - (ii) a scheduled amount stated in a payment schedule issued by the Client in relation to the payment claim is not paid in full by the due date for its payment; or
 - (iii) the Client has not complied with an adjudicator's notice that the Client must pay an amount to Inline by a particular date; and
 - (iv) Inline has given written notice to the Client of its intention to suspend the carrying out of construction work under the construction contract.
 - (b) if Inline suspends work, it:
 - (i) is not in breach of contract; and
 - (ii) is not liable for any loss or damage whatsoever suffered, or alleged to be suffered, by the Client or by any person claiming through the Client; and
 - (iii) is entitled to an extension of time to complete the contract; and
 - (iv) keeps its rights under the contract including the right to terminate the contract; and may at any time lift the suspension, even if the amount has not been paid or an adjudicator's determination has not been complied with.
 - (c) if Inline exercises the right to suspend work, the exercise of that right does not:
 - (i) affect any rights that would otherwise have been available to Inline under the Contractual Remedies Act 1979; or
 - (ii) enable the Client to exercise any rights that may otherwise have been available to the Client under that Act as a direct consequence of Inline suspending work under this provision.

26. General

- 26.1 The failure by Inline to enforce any provision of these terms and conditions shall not be treated as a waiver of that provision, nor shall it affect Inline's right to subsequently enforce that provision. If any provision of these terms and conditions shall be invalid, void, illegal or unenforceable the validity, existence, legality and enforceability of the remaining provisions shall not be affected, prejudiced or impaired.
- 26.2 These terms and conditions and any contract to which they apply shall be governed by the laws of New Zealand and are subject to the jurisdiction of the courts of New Zealand.
- 26.3 Inline shall be under no liability whatsoever to the Client for any indirect and/or consequential loss and/or expense (including loss of profit) suffered by the Client arising out of a breach by Inline of these terms and conditions (alternatively Inline's liability shall be limited to damages which under no circumstances shall exceed the Price of the Goods).
- 26.4 The Client shall not be entitled to set off against, or deduct from the Price, any sums owed or claimed to be owed to the Client by Inline nor to withhold payment of any invoice because part of that invoice is in dispute.
- 26.5 Inline may license or sub-contract all or any part of its rights and obligations without the Client's consent.
- 26.6 The Client agrees that Inline may amend these terms and conditions at any time. If Inline makes a change to these terms and conditions, then that change will take effect from the date on which Inline notifies the Client of such change. The Client will be taken to have accepted such changes if the Client makes a further request for Inline to provide Goods to the Client.
- 26.7 Neither party shall be liable for any default due to any act of God, war, terrorism, strike, lock-out, industrial action, fire, flood, storm or other event beyond the reasonable control of either party.
- 26.8 The Client warrants that it has the power to enter into this agreement and has obtained all necessary authorisations to allow it to do so, it is not insolvent and that this agreement creates binding and valid legal obligations on it.