

# Terms of Use

## GRIP — Guernsey Regulatory Intelligence Platform

Effective Date: 19 March 2026

Version 1.0

**IMPORTANT — PLEASE READ CAREFULLY. BY ACCESSING OR USING GRIP YOU AGREE TO THESE TERMS IN FULL. IF YOU DO NOT AGREE, DO NOT USE THE PLATFORM.**

## 1. About GRIP

These Terms of Use ('Terms') are a legal agreement between you ('User', 'you', 'your') and GRIP — Guernsey Regulatory Intelligence Platform ('GRIP', 'we', 'us', 'our'). GRIP is the legal business name under which this platform is operated. By accessing or using the platform, you are entering into a binding agreement with GRIP on the terms set out below.

GRIP (Guernsey Regulatory Intelligence Platform) is an AI-assisted legal and regulatory research tool operated as a private service. GRIP uses retrieval-augmented generation (RAG) and graph-based search technologies to surface information from a curated corpus of Guernsey legal materials, including States legislation, Royal Court judgments, Guernsey Financial Services Commission rules and handbooks, Revenue Service guidance, and planning and building control regulations.

GRIP is built on and powered by the following third-party technologies:

- Anthropic Claude — large language model for AI-assisted answer generation
- Cohere — reranking and embedding models
- Voyage AI — document and query embeddings
- Neo4j — graph database for legal relationship metadata (hosted on Vultr infrastructure)
- Qdrant — vector database for document chunk storage, semantic search, and private uploaded document storage (hosted in London, UK)
- Supabase (PostgreSQL) — primary relational database for accounts, queries, workspaces, billing state, alerts, and audit records (hosted in EU West, Ireland)
- AWS S3 — object storage for corpus archives and compliance audit exports
- Paddle — payment processing and subscription billing (Merchant of Record)
- Resend — transactional email delivery (SMTP, via Supabase Auth)

- Vultr — cloud server infrastructure
- Fly.io — backend application hosting
- Vercel — frontend hosting and content delivery

## 2. Not Legal or Financial Advice

**GRIP does not provide legal advice, financial advice, tax advice, regulatory advice, or any other form of professional advice. Nothing on GRIP constitutes a legal opinion, professional recommendation, or authoritative interpretation of Guernsey law.**

Specifically:

- All responses generated by GRIP are for informational and research purposes only.
- AI-generated responses may contain errors, omissions, hallucinations, or outdated information. You must independently verify all information before relying on it.
- GRIP does not create any attorney-client, solicitor-client, advisor-client, or fiduciary relationship between you and the platform operator.
- No response from GRIP should be treated as a substitute for advice from a qualified Guernsey advocate, solicitor, accountant, tax adviser, financial adviser, or other licensed professional.
- Guernsey law is distinct from English law and the law of other jurisdictions. Do not assume that results apply to other jurisdictions.

**YOU MUST CONSULT A QUALIFIED GUERNSEY PROFESSIONAL BEFORE TAKING ANY ACTION BASED ON INFORMATION OBTAINED FROM GRIP. THE OPERATOR ACCEPTS NO LIABILITY FOR RELIANCE ON GRIP OUTPUTS.**

## 3. Accuracy and Completeness of Information

GRIP's corpus is updated periodically but may not reflect the most current legislative position at any given time. The platform:

- May not yet contain all Guernsey legislation, judgments, or regulatory instruments.
- May return results that are partially superseded, amended, or no longer in force.
- Relies on AI models that may generate plausible-sounding but incorrect information ('hallucinations').
- Cannot guarantee the accuracy, completeness, currency, or fitness for purpose of any information retrieved.

You are solely responsible for verifying the accuracy of any information you obtain through GRIP by reference to primary sources, including the Guernsey Legal Resources website

([guernseylegalresources.gg](http://guernseylegalresources.gg)), the Guernsey Financial Services Commission ([gfsc.gg](http://gfsc.gg)), the Guernsey Revenue Service, and official Bailiwick of Guernsey government publications.

## 4. Permitted Use

Subject to these Terms, you may use GRIP for lawful research and information-gathering purposes only. You agree not to:

1. Use GRIP to provide legal, financial, tax, or regulatory advice to third parties without appropriate professional qualifications and regulatory authorisation.
2. Attempt to circumvent, scrape, copy, reverse-engineer, or systematically extract the GRIP corpus or database contents.
3. Submit queries designed to elicit outputs that facilitate unlawful activity, fraud, or regulatory evasion.
4. Use GRIP in any manner that places excessive or unreasonable load on the platform infrastructure.
5. Attempt to access data, accounts, or systems belonging to other users.
6. Represent GRIP-generated content as your own original professional advice to any person.
7. Use GRIP in any way that breaches applicable Bailiwick of Guernsey or United Kingdom law, or any applicable data protection legislation.

## 5. Intellectual Property

All software, design, brand elements, and original platform content comprising GRIP are owned by or licensed to the operator and are protected by applicable intellectual property laws.

Third-party legal materials surfaced through GRIP (including legislation, judgments, and regulatory publications) remain the intellectual property of their respective owners and are made available for informational purposes only. GRIP makes no claim of ownership over any Guernsey legislative or regulatory materials.

You may not reproduce, republish, distribute, or commercialise any content retrieved through GRIP without the written consent of the operator and, where applicable, the relevant rights holder.

## 6. Third-Party AI and Technology Providers

GRIP relies on third-party AI and infrastructure providers. Your use of GRIP is subject not only to these Terms but also to the applicable terms of service and policies of those providers, including:

- Anthropic — [anthropic.com/legal](http://anthropic.com/legal)

- Cohere — [cohere.com/terms-of-use](https://cohere.com/terms-of-use)
- Voyage AI — [voyageai.com/terms](https://voyageai.com/terms)
- AWS — [aws.amazon.com/service-terms](https://aws.amazon.com/service-terms)
- Vultr — [vultr.com/legal](https://vultr.com/legal)
- Fly.io — [fly.io/legal/terms-of-service](https://fly.io/legal/terms-of-service)
- Vercel — [vercel.com/legal/terms](https://vercel.com/legal/terms)
- Supabase — [supabase.com/terms](https://supabase.com/terms)
- Paddle — [paddle.com/legal/terms](https://paddle.com/legal/terms)
- Resend — [resend.com/legal/terms-of-service](https://resend.com/legal/terms-of-service)

Queries and documents you submit to GRIP may be processed by these providers in accordance with their respective data processing policies. You should review those policies before submitting any sensitive or confidential information to GRIP.

**Do not submit confidential client information, privileged communications, personal data of third parties, or commercially sensitive information to GRIP unless you have satisfied yourself that doing so is lawful and appropriate.**

## 7. Limitation of Liability

To the fullest extent permitted by applicable law:

- GRIP is provided on an 'as is' and 'as available' basis without any warranty, express or implied, including warranties of merchantability, fitness for a particular purpose, accuracy, or non-infringement.
- The operator shall not be liable for any direct, indirect, incidental, special, consequential, or exemplary damages arising out of or in connection with your use of GRIP, including but not limited to loss of profits, loss of business, regulatory penalties, or reputational harm.
- The operator's aggregate liability to you for any claim arising out of or relating to these Terms or your use of GRIP shall not exceed the total fees paid by you to GRIP in the twelve (12) months preceding the claim, or £100, whichever is greater.
- Nothing in these Terms limits or excludes liability for death or personal injury caused by negligence, fraud, or any other liability that cannot be excluded by law.

## 8. Indemnity

You agree to indemnify, defend, and hold harmless the operator and its officers, employees, contractors, and agents from and against any claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees) arising out of or in connection with:

- Your use of GRIP in breach of these Terms.
- Any reliance by you or any third party on information obtained through GRIP.
- Any violation by you of any applicable law or the rights of any third party.

## 9. Availability and Changes

GRIP is provided on a best-efforts basis. The operator reserves the right to:

- Modify, suspend, or discontinue GRIP (or any part of it) at any time, with or without notice.
- Update, amend, or supplement these Terms at any time. Continued use of GRIP following any change constitutes acceptance of the updated Terms.
- Change the features, corpus coverage, AI models, or technology stack of GRIP at any time.

## 10. Governing Law and Jurisdiction

These Terms are governed by and construed in accordance with the law of the Bailiwick of Guernsey. You irrevocably submit to the exclusive jurisdiction of the Royal Court of Guernsey in respect of any dispute arising out of or in connection with these Terms or your use of GRIP.

## 11. Severability

If any provision of these Terms is found to be unlawful, void, or unenforceable, that provision shall be deemed severable and shall not affect the validity and enforceability of the remaining provisions.

## 12. Contact

For any queries regarding these Terms, please contact the platform operator via the contact details provided on the GRIP website.

---

*Last updated: 19 March 2026*