

Disclaimer of liability

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The Under 35s Reinsurance Group is not responsible for the content of any external Internet sites which are linked to or from this site.

This disclaimer and the contents of this Web site are governed by English law. Any dispute arising out of or in connection with the contents of this Web site or the use of any information or materials contained on the Web site shall be subject to the exclusive jurisdiction of the High Court of Justice in London.

Privacy Policy

The Under 35s Reinsurance Group, is committed to protecting and respecting your privacy.

Our Privacy Policy explains when and why we collect personal information about visitors to our Website, how we use it, the conditions under which we may disclose it to others and how we keep it secure.

We may change this Privacy Policy from time to time so please check this page occasionally to ensure that you remain happy with its content. By using our Website, you are agreeing to be bound by this Privacy Policy.

Any questions regarding this Privacy Policy and our privacy practices should be sent by email to info@under35s.com

Who are we?

The Under 35s Reinsurance Group, located in London, provide networking and educational services for members of the London Reinsurance industry.

Information Submitted by You

We will process any data when you use our Website, for example, when you contact us about products and services by using our Website Enquiry Form or Registering/Signing-up to receive our e-bulletins by email and in the normal post, in accordance with UK and EU data protection legislation.

What type of information is collected from you?

The personal information we collect might include your name, address, landline telephone and mobile, email address, and what information you asked us to send or phone you back about. This Website does not request or process online payments.

How is the information you have given us used?

We may use your information to:

- record your interest in our products and services
- use your contact details to call or email you
- seek your views or comments on the services we provide
- notify you of changes to our services
- send you information and or updates about products and service you have requested and that may interest to you
- our latest promotions, events, or training courses

We will hold this personal data for as long as is required. If and when we are asked to remove personal data by an individual or organisation whose data we have recorded, this will be done within 72 hours or soon after. If this personal data remains relevant to one or other service we are providing to the individual or organisation, we may be legally or commercially required to hold some information to fulfil the obligations to that service.

Who has access to your information?

The Under 35s Reinsurance Group, will not sell or rent your information to third parties for any purpose. If having used our Website to enquire of our services, you then agree to order one or other of our services, your details may need to be given to a selected service provider of insurance and other services for legal and commercial reasons. Each will be acting as a data controller of your information and we can provide copies their Privacy Policies. Each of these third-party providers has been carefully selected by **The Under 35s Reinsurance Group**, with whom we have typically worked for years.

You decide

You can decide if you want to receive information from **The Under 35s Reinsurance Group**, now and in the future. If you do not want to receive news, e-bulletins and any other communication from us you can telephone, email or write to our offices to stop this -

- info@under35s.com

How you can update your information

The accuracy of your information is important so if you change email address, or any of the other information we hold becomes out of date and inaccurate, you can email to update these records -

- info@under35s.com

Security protecting personal data

When you give us personal information, we take steps to ensure that it is treated securely. We do not hold any credit or debit card payment information. More general contact details such as your name, address, telephone and email may be held on our servers. No outside party has access to these servers. Data files on these servers are regularly scanned for virus detection and protected by strong firewalls for which access passwords are regularly updated.

Use of 'cookies'

The Under 35s Reinsurance Group Website at www.under35s.com uses 'Session Cookies' These cookies last for the session the visitor is on our site. This is helpful as it will speed-up navigation from one page to another during the visit (session). Once the visitor leaves our site the cookie stops and does not remain on the visitor's PC or phone. 'Permanent Cookies' on the other hand, as the name suggests, persist after the visitor has left a site to remain on the visitor's PC or phone. These cookies can all be turned-off and removed easily using your browser's preference settings which will vary depending on which browser you use. **The Under 35 Reinsurance Group** Website at www.under35s.co.uk does not use 'Permanent Cookies'.

Links to and from external Websites

Our Website contains links to external Websites run by other organisations. This privacy policy applies only to our Website, not those external Websites that we link to, who will have their own privacy policies. We are not responsible for these external Websites and their privacy policies and practices. In addition, if you linked to our Website from an external site, we cannot be responsible for the privacy policies and practices of the owners and operators of that external Website and recommend that you check the privacy policy of that external site.

Data Stored within UK and Europe (EU)

Our data is held on servers located in UK and Europe (EU) where data protection legislation is governed by UK and European (EU) laws and regulations. (GDPR and the UK Data Protection Act 2018)

Interruptions and Omissions in Service

Every effort is made to ensure that our Website is accurate, secure and accessible at all times. However, Web and Internet connections can fail from time-to-time which is beyond our control. Although rare, service breaks are typically temporary amounting to as little as a matter of minutes in some cases. We do not accept any liability arising from any such errors, omissions, interruptions or delays or any ongoing obligation or responsibility to operate this Website (or any particular part of it) or to provide the service offered on this Website. We may vary the specification of this site from time to time without notice.

Your Use of our Website

You may only use this Website for lawful purposes when seeking information. You must not under any circumstances seek to undermine the security of the Website or any information submitted to or available on it. In particular, but without limitation, you must not seek to access, alter or delete any information to which you do not have authorised access, seek to overload the system via spamming or flooding, take any action or use any device, routine or software to crash, delay, damage or otherwise interfere with the operation of this Website or attempt to decipher, disassemble or modify any of the software, coding or information on the Website.

Information on our Website

Whilst we make every effort to ensure that the information on this site is accurate and complete, we do not accept any liability arising from any inaccuracy or omission in any of the information on our Website or any liability in respect of information on our Website supplied by you, any other site user or any other person.

Choice of Law and Jurisdiction

The use of this Website and any agreements entered into through this Website are to be governed by English law. The courts of England are to have exclusive jurisdiction to settle any dispute arising out of or in connection with the use of this Website or any agreement made through this Website.

Data Protection Acts 1998 (GDPR and UK DPA May 2018)

This Act of Parliament which set out principles relating to the use of data to ensure that the rights of the person who is the subject of the data are protected under the law, the forthcoming GDPR European Directive on data protection and the UK Government's Data Protection Act (DPA) which will come into force at the same time.

Personal Data

Personal data is defined as data which relates to a living individual or organisation who can be identified from their data, or from their data and other information which is in the possession of or is likely to come into the possession of **The Under 35s Reinsurance Group**.

For full details of personal data and your rights, please visit the Information Commissioners Office Website at <https://www.ico.org.uk>

Third Parties

These are companies and people other than **The Under 35s Reinsurance Group**.

Users and Visitors

People who use our Website and register their details with us for the purposes of commenting about our site, gain more information about our services and general business activities.

Review of this Policy

We keep this Policy under regular review. This Policy was last updated in March 2018.

Legal Disclaimer

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Law

Any dispute or claim concerning or arising from this Website shall be determined in accordance with the law of England and Wales, and the courts of England and Wales shall have exclusive jurisdiction in determining such disputes or claims.