## **Privacy Policy Statement – Marine Insurance Club**

Marine Insurance Club (**"the Club", "we", "our" or "us"**) takes individual privacy seriously. This Statement explains our policies and practices.

We respect your privacy and we promise:

* to implement procedural safeguards to protect the security and confidentiality of the personal data we collect
* to limit the personal data collected to the minimum required to provide services requested by you
* to permit only our properly trained, authorized employees to access personal data
* not to disclose your personal data to external parties unless you have agreed, we are required by law or we have previously informed you.

| **1.** | **Information collection**    In order to provide a better service to you, we may collect general personal data (full or partial) such as your name, title, sex, your company name, correspondence address, telephone number, email address, when you apply for the Club’s Membership, pay the Club’s Annual Subscription fee and/or Admission Fee, enroll in our courses, seminars or functions, or communicate with us.      It is obligatory for you to supply those personal data indicated as mandatory on the Club’s Membership Application Form and all the personal data requested in the Return Slip of the Debit Note. If you do not supply such data, we may be unable to accept your application for membership/process your application for payment.    We only retain personal data for so long as it is necessary for the fulfillment of the purpose (including any directly related purpose) for which the data is or is to be used. |
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| **2.** | **Use of information**    The purposes for which information may be used by us include:   * 1. processing your membership application   2. our operations, e.g., incorporation into our database, analysis, research and auditing   3. distribution of the Club’s circular   4. Circulating only your name and your company name among our members   5. Showing only your name and your company name on our website   6. complying with laws in or outside Hong Kong legal proceedings, including collecting overdue amounts  other purposes directly relating to the activities identified above   7. prevention or detection of crime, and protection of the security and safety of our events   8. verification of identity in events organised by us where it is necessary to verify your identity.   Your personal identification data such as date of birth and nationality (if collected by us) will be used solely for the purpose in (i) above. |
| **3.** | **Disclosure**  We will keep the personal data (whether general personal data or personal identification data) we hold confidential but may provide your general personal data to:   * our executive committee members, agents, advisers, auditors, contractors, financial institutions, and service providers in connection with our operations or services * persons under a duty of confidentiality to us * persons to whom we are required to make disclosure under applicable laws in or outside Hong Kong * The Club’s members and the public, but only your name and your company name   To prevent and detect crimes and to protect the security and safety of our events, we may provide your personal identification data such as your name and nationality to the law enforcement authorities in Hong Kong including the Hong Kong Police Force, Immigration Department, Customs and Excise Department and other similar authorities upon their lawful request (but not to any other third party save as expressly specified below).      We cannot control how third parties use information. |
| **5.** | **Security**    Personal data stored electronically are password-protected. Our computer systems are placed in restricted areas. We only permit our executive committee members, authorized employees of the Club and authorized contractors to access personal data. |
| **6.** | **Hyperlinks**    Hyperlinks to other websites are provided for your convenience. You will leave our website for another location that is not controlled by us. Our privacy policies do not apply to other websites. Please refer to the privacy policies of the other websites. |
| **7.** | **Changes**    We may update this Statement. When we do, the changes will be posted on http://[www.marine](http://www.hktdc.com/mis/pps/en/Privacy-Policy-Statement.html)insuranceclub.com. |
| **8**        **9.** | **Data Retention**  Unless otherwise agreed, hard copies of any documents containing your personal data that you have provided to the Club become the property of the Club and will not be returned to you. The Club will destroy any documents it holds in accordance with its internal policy and applicable laws.    Personal data will be retained only for such period as may be necessary for carrying out the purposes stated in this policy or as otherwise specified at the time of collection.    **Your consent and rights**    By applying for the Club’s Membership, paying the Club’s Annual Subscription fee and/or Admission fee, or joining the Club’s activities, you consent to the collection and use of your information and other activities as outlined in this Statement unless your express consent is otherwise required by the law.    Under the Hong Kong Personal Data (Privacy) Ordinance, you have the right:   * to check whether we hold personal data about you and to access such data * to require us to correct inaccurate data * to ascertain our policies and practices in relation to personal data and the kind of personal data held by us. |

Please send requests to access or correct data, and questions or complaints to:

Secretary of the Marine Insurance Club

c/o Richards Hogg Lindley

Suite B, 29/F, 633 King’s Road

Quarry Bay

Hong Kong

We may charge a reasonable fee for processing a data access request.