

## Legal & Privacy Statement

The information contained in this website is for general information purposes only. The information is provided by ESMI Ltd. and while we endeavour to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the website or the information, products, services, or related graphics contained on the website for any purpose. Any reliance you place on such information is therefore strictly at your own risk.

In no event will we be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of this website. Through this website you are able to link to other websites which are not under the control of ESMI Ltd. We have no control over the nature, content and availability of those sites. The inclusion of any links does not necessarily imply a recommendation or endorse the views expressed within them.

Every effort is made to keep the website up and running smoothly. However, ESMI Ltd. takes no responsibility for, and will not be liable for, the website being temporarily unavailable due to technical issues beyond our control.

### Privacy

This privacy policy covers ESMI Ltd. treatment of personally identifiable information that we collect when you are on our site, and when you use our services.

### Information Collection and Use

We may collect personally identifiable information when you visit or use our pages. We also automatically receive and record information on our server logs from your browser including your IP address, cookie information and the page you requested. We may use this information to contact you.

### Information Sharing and Disclosure

We will not sell or rent your personally identifiable information to anyone. We will send personally identifiable information about you to other companies or people when:

- \* We have your consent to share the information
- \* We need to share your information to provide the service you have requested
- \* We respond to court orders or legal process or
- \* We find that your actions on our web sites violate the above terms of service.

### Data Protection Act 1998

ESMI Ltd. is registered under the Data Protection Act to hold personal data. Our Data Protection Register number is Z3296993. For Data Protection Act purposes, we will hold and process your personal data for insurance administration. To set up and administer your policy ESMI Ltd. will hold and use information about you supplied by you and by medical providers. We may send it in confidence for processing to our insurer(s) or other companies within our insurers' groups, including their reinsurers, (or companies acting on our instructions) including those located both within and outside the European Economic Area, such as loss adjustors, investigators, medical specialists or consultants.

By entering into or renewing your policy through your intermediary or financial advisor you consent

to our processing personal data including sensitive data about you and other persons who may be insured under the contract. You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data.

Your data is only passed on to underwriters of insurances or financial services for the purposes of quotations and or products or services you have specifically requested.

Should we need to approach your doctor in order to process your application or any subsequent claim we will obtain your prior written consent as set out under both the 1998 Access to Medical Reports Act and the Data Protection Act 1998, as applicable.

### **Use of cookies**

Cookies are small text files that are placed on your computer by websites that you visit. Most web browsers allow some control of most cookies through the browser settings. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit [www.allaboutcookies.org](http://www.allaboutcookies.org).

### **Data Protection Act 1998 (Registration No: Z3296993)**

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

### **Changes to this Policy**

We may amend this policy from time to time. If we make any substantial changes in the way we use your personal information we will notify you by posting a prominent announcement on our pages. You agree that such posting will constitute sufficient and adequate notice to you of the changes. You agree that your continued use of our products or services after such amendment will constitute your acceptance of and agreement to be bound by the modified policy.