

PRIVACY POLICY

1. PROTECTING YOUR PERSONAL INFORMATION

This Privacy Policy governs the information supplied by you by means of this Website. DTW 1991 Underwriting Limited ("DTW 1991") respects the privacy of your personal information and will treat it confidentially and securely in accordance with the terms of this Privacy Policy.

Any personal information provided by you to DTW 1991 by means of this Website will be used for the purpose of providing and administering the products and services you have requested; to provide you with information about other products and services we offer that are similar to those that you have already purchased or enquired about; to provide you, or permit selected third parties to provide you, with information about products or services we feel may interest you; to notify you about changes to our service, and for other related purposes which may include updating and enhancing DTW 1991's records, conducting credit checks, reviewing creditworthiness and assisting other financial institutions to conduct credit checks, for crime/fraud prevention, sanctions checks and debt collection purposes, for purposes required by law or regulation, and to plan, conduct and monitor DTW 1991's business.

Unless DTW 1991 has your permission, or is under either a legal obligation or any other duty to do so, your details will not be revealed by DTW 1991 to any external body other than those individuals and entities listed below:

- (a) other affiliates, branches or companies in DTW 1991's group ("DTW 1991's Group");
- (b) any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over DTW 1991 Group members;
- (c) any agent, contractor or third party service provider, professional adviser or any other person under a duty of confidentiality to the DTW 1991 Group;
- (d) credit reference agencies and, in the event of default, debt collection agencies;
- (e) any actual or potential participant or sub-participant in, assignee, novatee or transferee of, any of the DTW 1991 Group's rights and/or obligations in relation to you;
- (f) any financial institution with which DTW 1991 Group has or proposes to have dealings.

The above disclosures may require the transfer of your information to parties located in countries that do not offer the same level of data protection as your home country. However, DTW 1991 will ensure that parties to whom your details are transferred treat your information securely and confidentially. The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff may be engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

Information held about you is retained as long as the purpose for which the information was collected continues. The information is then destroyed unless its retention is required to satisfy legal, regulatory or accounting requirements or to protect DTW 1991's interests.

Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone. It is therefore your responsibility to maintain the secrecy of any user ID and login password you hold.

2. COOKIES

In order to improve our service to you, we will occasionally use a "cookie" and/or other similar files or programs which may place certain information on your computer's hard drive when you visit the Website. A cookie is a small amount of data that our web server sends to your web browser when you visit certain parts of the Website. We may use cookies to:

- (a) allow us to recognise the PC you are using when you return to the Website so that we can understand your interest in our Website and tailor its content and advertisements to match your interests (This type of cookie may be stored permanently on your PC but does not contain any information that can identify you personally);
- (b) identify you after you have logged in by storing a temporary reference number in the cookie so that our web server can conduct a dialogue with you while simultaneously dealing with other customers (your browser keeps this type of cookie until you log off or close down your browser when these types of cookie are normally deleted; no other information is stored in this type of cookie);
- (c) allow you to carry information across pages of the Website and avoid having to re-enter that information;
- (d) enable us to produce statistical information (anonymous) which helps us to improve the structure and content of the Website;
- (e) enable us to evaluate the effectiveness of our advertising and promotions.

Cookies do not enable us to gather personal information about you unless you give the information to our server. Most Internet browser software allows the blocking of all cookies or enables you to receive a warning before a cookie is stored. For further information, please refer to your Internet browser software instructions or help screen. Alternatively, information on deleting or controlling cookies is available at www.allaboutcookies.org.

3. INTERNET COMMUNICATIONS

In order to maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorised activities, DTW 1991 reserves the right to monitor all internet communications including web and email traffic into and out of its domains. Any such monitoring will take place in accordance with the law (Principles of Data Protection Act 1998)

4. YOUR RIGHTS AND HOW TO CONTACT US

You have the right under data protection legislation on payment of a fee to request access to personal information about you held by us and to have it corrected where appropriate. If you have that right and you wish to access, correct or delete any of your personal data held by us, or if you have any questions concerning our Privacy Policy please contact the Data Protection Compliance Officer.

Please write to: The Data Protection Compliance Officer, Syndicate DTW1991, R&Q Managing Agency Limited, 5th Floor. Fountain House, 130 Fenchurch Street, London EC3M 5DJ.

5. **CONTACTING YOU**

In providing your telephone, facsimile number, postal and e-mail address or similar details, you agree that DTW1991 may contact you by these methods to keep you informed about DTW 1991 products and services or for any other reason. If you prefer not to be kept informed of DTW 1991 products and services, please contact DTW 1991 by E-mail (travel@dtw1991.com).

DTW 1991 reserves the right to amend this Privacy Policy at any time and will place any such amendments on this Website.