



GENERAL TERMS AND CONDITIONS

FOR USE OF THE

DUAL CORPORATE RISKS LIMITED WEB SITE (the "Web Site")

GENERAL TERMS AND CONDITIONS

The www.dualcorporaterisks.com Web Site (the "Web Site") is provided for your information by **DUAL Corporate Risks Limited** ("DCR"), 140 Leadenhall Street, London EC3V 4QT. These are the general terms and conditions that govern your use of this Web Site. Please read these terms and conditions carefully.

If you continue to use this Web Site you are agreeing to comply with and be bound by the following terms and conditions of use which may be enforced against you by DCR. The term 'You' refers to the user or viewer of our Web Site.

These terms and conditions may change or be updated from time to time. It remains your responsibility to access and check these terms and conditions whenever you access the Web Site. The latest version of these terms and conditions will govern any future usage by you of the Web Site.

Your Responsibilities

You are wholly responsible for the use of the Web Site by any person using your terminal or point of access and are responsible for ensuring that any such person also fully complies with these terms and conditions.

Use of this Web Site

You agree to use this Web Site in a manner consistent with any and all applicable laws and regulations in the country in which you access the Web Site. This Web Site is not intended for viewers in any other jurisdiction or country where local laws and/or restrictions prohibit any of the activities transacted by the Web Site.

Your Personal Information

Usage of your personal information is governed by our Privacy Policy, which forms part of these terms and conditions.

Applicable law

You agree that DCR may sub-contract the performance of any of its obligations or may assign these terms and conditions or any of its rights or obligations without giving you notice. These terms and conditions shall be governed and interpreted in accordance with English law, and you consent to the non-exclusive jurisdiction of the English courts.

Contracts (Rights of Third Parties Act) 1999

Other than companies within the Hyperion Insurance Group, a person who is not a party to these terms and conditions has no right (including without limitation under the Contracts (Rights of Third Parties) Act 1999) to enforce or rely on any term of these terms and conditions.

Statutory information

DCR is a member of the Hyperion Insurance Group. The Hyperion Insurance Group is a trading name of the Hyperion Insurance Group Limited, registered in England and Wales under Company number 2937398.

DCR is registered in England & Wales under Company Number 4160680 with its Registered Office at 140 Leadenhall Street, London EC3V 4QT.

Regulatory Information

DCR is authorised and regulated by the United Kingdom Financial Services Authority (FSA) under Firms Registration Number (FRN) 312593.

Further information concerning the Financial Services Authority ('FSA') authorisation and regulation can be obtained from the FSA's Register (www.fsa.gov.uk/register).

Licensing Information

This Web Site contains general information on DCR and its products and services and this Web Site and its contents are not intended to constitute investment or other advice (nor any solicitation to participate in investment or other business) in any country in the world. As an authorized Insurance Intermediary in the United Kingdom, DCR is licensed or otherwise approved to transact insurance business from or in various countries in respect of various classes of non-life insurance business. Certain products and services described on this Web Site are not available to all users due to insurance regulatory restrictions.

13. Contact

You may contact DCR about any problems or questions relating to the Web Site at reception@dualcorporaterisks.com.

Signed by:



Name :

Mr Russell Kilpatrick

Position:

Director

On Behalf of:

DUAL Corporate Risks Limited

PRIVACY STATEMENT

Who are we?

DUAL Corporate Risks Limited ("DCR") is a member of the Hyperion Insurance Group. DCR is registered under the Data Protection Act 1998.

DCR takes the privacy of its users seriously. This statement explains our privacy and data protection practices.

What information do we collect?

Parts of the Web Site invite you to contact us using the details provided. You may wish to contact us in this way, for example, to request further information in relation to our products, access to our internet quoting engine or regarding any other enquiries you may have.

These include personal details that you type in such as your name, address, email address, contact numbers and any other relevant information.

We may automatically collect non-personal information about you such as the type of internet browsers you use or the Web Site from which you linked to our Web Site. You cannot be identified from this information and it is only used to assist us in providing an effective service on this Web Site.

How do we use the information we collect?

If you submit any personal information to us through this Web Site or through the contacts given on the Web Site, we will only use this information without your prior consent to respond to your request, comments etc. We will also use your personal information for any subsequent communications that take place between us in this regard.

How do we protect your information?

As required by the Data Protection Act 1998, we follow strict security procedures in the storage and disclosure of information which you have given to us, to prevent unauthorised access or loss of such information.

While we cannot ensure or guarantee that loss, misuse or alteration of information will not occur, we use our best efforts to prevent this.

With whom is the information shared?

The information may be disclosed to certain insurance related bodies for the prevention and detection of fraud and other crimes.

We may disclose aggregate statistics about our site visitors, customers and sales in order to describe our services to prospective partners, advertisers and other reputable third parties and for other lawful purposes, but these statistics will include no personal identifying information.

We may disclose personal information if required to do so by law or if we believe that such action is necessary to protect and defend the rights, property or personal safety of ourselves, subscribing Insurers, the site or its visitors.

Use of cookies

We do not use cookies to collect additional information about You or Your client(s) from our Web Site.

Other Web Sites

This Web Site contains links to other third party Web Sites and You may have linked to this Web Site from another Web Site. We are not responsible for the privacy policies or the content of such Web Sites. You should check the terms and policies applicable to each such Web Site.

Other Web Sites operated by or on behalf of other members of the Hyperion Group may also contain a privacy policy that is different from this privacy policy. This privacy policy relates to this Web Site only.

Your acceptance of these terms

By using our Web Site you shall consent to the collection and use of this information by DCR and to this privacy policy. If we change our privacy policy in any way, we will post any changes on this page.

Access to your information

You have a legal right to a copy of all the personal information about you held by us. You also have a right to correct any errors in that information.

Contact details

Please e-mail any questions, concerns or comments you have about these policies at reception@dualcorporaterisks.com or write to us at:

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