

## PRIVACY STATEMENT

### PRIVACY STATEMENT AND CONSENT TO USE OF DATA

This website ([www.cnaeurope.com](http://www.cnaeurope.com)) is operated by or on behalf of CNA Europe Insurance Company Limited providers of marine and non marine insurance products and services ("CNA Europe") and is applicable to users in the UK.

The terms "you", "your" and "yours" when used in this Privacy Statement means any user of this website.

**IMPORTANT: BY SUBMITTING PERSONAL DATA MANUALLY OR IN ELECTRONIC FORM TO US AND/OR BY USING OUR WEBSITE YOU GIVE YOUR CONSENT THAT ALL PERSONAL DATA THAT YOU SUBMIT MAY BE PROCESSED BY US IN THE MANNER AND FOR THE PURPOSES DESCRIBED BELOW.**

#### Introduction to Privacy Statement

We are committed to the privacy and confidentiality of information provided by you to us. This Privacy Statement describes our current policies and practices with regard to Personal Data collected by us from you directly and/or through the website to the extent that such Personal Data is protected by applicable European data protection laws. The term "Personal Data" refers to personally identifiable information about you, such as your name, job description, health related data, date of birth, e-mail address or mailing address.

#### Notification of changes to this Statement

We are continually improving our methods of communication and adding new functionality and features to this website and to our existing services. Because of these ongoing changes, changes in the law and the changing nature of technology, our data practices will change from time to time. If and when our data practices change, we will notify you of the changes via this page, and where appropriate, we will notify you by email. We encourage you to check this page frequently.

#### Collection of Personal Data including e-mail addresses

Your Personal Data, may be collected, for example, when you may choose to register to receive information or services from us. When you register, we request personal information about you such as -your name, postal address, e-mail address, telephone and fax numbers and we may ask for demographic information. This information enables us to provide a personalised service to you. The information you give us is either manually or electronically stored in our databases.

We sometimes supplement the information that you provide with information that is received from third parties. For instance, if inaccurate post codes are received, we will use third party software to fix them.

#### Use of Personal Data

CNA Europe processes your Personal Data only for specific and limited purposes. We ask only for data that is adequate, relevant and not excessive for those purposes. When we ask you for Personal Data, we tell you the purposes for which we will process that data. Some of these purposes may include the following:

1. To arrange the insurance cover you specified.
2. To process your claim form
3. For the purposes of accounting.
4. To contact you occasionally to inform you of new services we will be providing.
5. To process your request for information.
6. To help diagnose any problems with our server and administer our website.
7. To process your job application.

CNA Europe will keep your name, address and contact details on our database and may from time to time use that information to make you aware of our similar products, services and developments in the insurance sector generally which may be of interest to you. If you do not want your contact details used for these purposes, please email your details to [privacy@cnaeurope.com](mailto:privacy@cnaeurope.com).

In addition to the information we collect as described above, CNA Europe uses technology to collect anonymous information about the use of our website. For example, we use technology to track which pages of our website our visitors view. We also use technology to determine which Web browsers our visitors use. This technology does not identify you personally, it simply enables us to compile statistics about our visitors and their use of our website.

This website contains hyperlinks to other pages on our website. CNA Europe may use technology to track how often these links are used and which pages on our website our visitors choose to view. Again this technology does not identify you personally — it simply enables us to compile statistics about the use of these hyperlinks.

We use this anonymous data to improve the content and functionality of this website and our e-mail updates, to better understand our customers and visitors, and to improve the services we offer.

### **Cookies**

In order to collect the anonymous data described in the preceding paragraph, we may use temporary “cookies” that collect the first level domain name of the user (for example, if your e-mail address is “john@bigmail.com,” the cookie collects the “bigmail.com” portion of your e-mail address) and the date and time you accessed this website.

Cookies by themselves cannot be used to discover the identity of the user. A cookie is a small piece of information which is sent to your browser and stored on your computer’s hard drive. Cookies do not damage your computer. You can set your browser to notify you when you receive a cookie. This enables you to decide if you want to accept it or not.

We also use your IP address to help diagnose problems with our server and to administer our website. An IP address is a numeric code that identifies your computer on a network, or in this case, the Internet. Your IP address is also used to gather broad demographic information, such as determining how many of our visitors are from outside of the UK.

We may also perform IP lookups to determine which domain you are coming from (i.e.: aol.com, yourcompany.com) to more accurately gauge our users’ demographics.

### **Disclosure of your Personal Data**

CNA Europe does not share, sell or distribute your Personal Data with unrelated third parties, except under these limited circumstances:

1. In order to provide you with quotations and/or insurance cover which you have requested and/or to process claims, CNA Europe may disclose various details about you to our insurance partners, underwriters, loss adjusters and other agents.
2. Where you have consented, CNA Europe may also disclose your Personal Data to Continental Casualty Company or other businesses who may contact you about products or services that may interest you.

In the unlikely event that this website and the customer data relating to it are sold to another data controller,

3. Personal Data may occasionally be transferred to third parties who act for us for further processing in accordance with the purposes for which the Personal Data was originally collected or for purposes to which you have subsequently consented. In the event that we sell or by any business or assets, we may disclose your personal data to the prospective seller or buyer of such business or assets. For example, sometimes a third party may have access to your Personal Data in order to support our information technology or to handle mailings on our behalf.

We may share or transfer the information in our databases to comply with a legal requirement (including, where appropriate, any imposed on our parent company based in the United States), for the administration of justice, interacting with anti-fraud databases, to protect your vital interests, to protect the security or integrity of our databases or this website, to take precautions against legal liability, or in the event of our sale, merger, reorganisation, dissolution or similar event.

Where appropriate, before disclosing Personal Data to a third party, we contractually require the third party to take adequate precautions to protect that data and to comply with applicable law.

### **Data Integrity and Security**

We strive to maintain the reliability, accuracy, completeness and currency of Personal Data in our databases and to protect the privacy and security of our databases. The security measures in place on our website and computer systems, aim to protect the loss, misuse or alteration of the information you provide to us. We keep your Personal Data for no longer than is necessary for the purposes for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

### **Data Access and Correction**

The Data Protection Act 1998 ("DPA") gives you the right to access information held about you. Your right of access can be exercised in accordance with the DPA. You must make your request in writing and provide us with enough information to permit us to identify your Personal Data. Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information we hold on you. Under the Data Protection Act of 1998, in certain circumstances CNA Europe is not required to provide data subjects with the details of all personal data held about them. We will also correct, amend or delete any Personal Data that is inaccurate and notify any third party recipients of the necessary changes. You may update any information you have given to us by sending an email to [privacy@cnaeurope.com](mailto:privacy@cnaeurope.com). Requests to delete Personal Data are subject to any applicable legal and ethical reporting or document retention obligations imposed on us and any current contracts of insurance which are still in force.

### **Links to other websites**

This website may contain hyperlinks to websites that are not operated by us. These hyperlinks are provided for your reference and convenience only and do not imply any endorsement of the activities of these third-party websites or any association with their operators. We do not control these websites and are not responsible for their data or privacy practices. We urge you to review any privacy policy posted on any site you visit before using the site or providing any Personal Data about yourself.

### **Transfer of Data Abroad**

We may transfer Personal Data between our data centres and offices located in Europe, and to our Continental Casualty Offices in the United States of America. If you are visiting this website from a country other than the country in which our servers are located, the various communications will necessarily result in the transfer of information across international boundaries.

Any processing of such Personal Data is strictly in accordance with our Data Protection Code, which can be found at [www.cnaeurope.com](http://www.cnaeurope.com). We may also share certain general statistics compiled from the Personal Data of our users with our partners and associated companies. We will endeavour to ensure there is adequate and appropriate protection for any Personal Data transferred outside the European Economic Area.

In the unlikely event that this website and the customer data relating to it are sold to another data controller, we will endeavour to ensure that your rights and freedoms in respect of the processing of your Personal Data are adequately and appropriately protected.

By visiting this website and communicating electronically with us, you consent to the processing and transfer of your Personal Data as set out in this section.

### **Unsubscribe**

We hope you will be delighted with our services. If you no longer wish to receive information from us and want to be removed from our standard mailing list you can "unsubscribe" by email ([privacy@cnaeurope.com](mailto:privacy@cnaeurope.com)) or post by contacting us at the address given below. Please allow forty days for the unsubscribe process to be completed.

### **Governing Law**

This Privacy Statement forms part of our website Terms of Use and as such shall be governed by and construed in accordance with the laws of England. You agree to submit any dispute arising out of your use of this website to the exclusive jurisdiction of the courts of England.

**Feedback**

We welcome comments about this Privacy Statement. If you have any questions about this Statement, our Data Protection Code or any part of our service, you may contact us by emailing [privacy@cnaeurope.com](mailto:privacy@cnaeurope.com) or telephoning +44 (0) 020 7954 9450.

**Our trading address for marine and non-marine insurance is:**

CNA Europe  
1st Floor  
2 Minster Court  
Mincing Lane  
EC3R 7BB, London  
United Kingdom