



Media/Music Combined Insurance Proposal

Your Business

Full Company Name including all associated/subsidiary companies. (If partnership give full names of all partners)

Company Registration Number

Company ERN. (Employer reference number /tax reference number or employer PAYE number)

Postal/Risk Premises

Main Risk Premises (if different from Postal)

What are your activities

Business Description (Please describe fully your business activities/Services)

Processes (Please give details of any processes carried out either at your premises or away)

What is your estimated fee income / annual turnover

For the forthcoming year

 £

Your last financial year

 £

What percentage of your fee income/turnover is derived from the US/Can/Aus?

 %

Please provide an estimate of your annual waggeroll

Clerical/managerial

 £

Editors/graphic/web design/advertising/marketing

 £

Production staff/events staff

 £

Technicians

 £

Freelance

 £

Others incl BFSC/LOSC (please specify activities) -

 £



What are Your Cover Requirements

Please indicate **YES** or **NO** for sections of cover for which you require quotations, this will expand below the relevant underwriting questions required for this coverage.

Premises Property "All risks"	(Buildings/Contents/Stock/Rent payable)	Y	N
Production & Event Property "All risks"	(Technical equipment/PSW/Specified Items)	Y	N
Business interruption "All risks"	(Revenue/Profit/Contract site/ICOW/loss of use)	Y	N
Information Technology	(Laptops/Mobiles/Computers)	Y	N
Terrorism	(UK property Terrorism Insurance via PoolRE)	Y	N
Employers Liability	(UK statutory Employers Liability)	Y	N
Public Liability	(Worldwide Public Liability)	Y	N
Products Liability	(Worldwide Products Liability)	Y	N
Money and personal assault	(Premises or Event Money)	Y	N
Goods in transit	(Sendings)	Y	N
Loss of licence	(Loss of licence or entertainment licence)	Y	N
Production Indemnity and Multimedia	(Cancellation/Abandonment/Extra expense)	Y	N
Media Liability / Professional Indemnity	(Worldwide media liability)	Y	N



Details of Your premises

Please complete for each individual premises

What are your premises occupied as?

Construction details

Are all walls, roofs, floors of non combustible materials ie brick

Stone, concrete, asbestos? YES NO

Are the premises single storey? YES NO

Are the premises fully occupied? YES NO

If the answer to any of the above is **NO** then please give further details

Are you the sole occupier of the premises? YES NO

If **NO** please give details of other tenants

Are your premises self contained with own entrance/exit separately secured? YES NO

Are the premises near a waterway, canal, river or coast or prone to flooding?
If **YES**, please provide additional information below. YES NO

What are the premises close to? eg river, canal etc

How far away?

Is there any history of flooding at the premises or local area?

Do you occupy the basement, if one is present? If so, what value of electronic equipment is located in the basement?
How is the equipment stored, eg in racking or how high off floor?

To the best of your knowledge, are there any flood defences benefiting your local area?

Please state the approximate age of the buildings and the internal useable area

Age - Years

Area – Square Footage

Please give details of the heating system installed



Storage

Please complete for each individual premises

Is the floor area occupied for storage or warehousing (in any form) more than 25% of the total floor area YES NO

Is any storage more than 4 metres in height? YES NO

Is any storage on fixed racking? YES NO

Is the property to be insured off floor level? YES NO

If **YES**, how far off the floor?

Security

Please complete for each individual premises

Please see details of our **minimum security requirements** at the end of this document. **Do you comply with these?** YES NO

If **NO**, please give details of current security in place. If there is insufficient space on this form, please submit details separately.

Are your premises protected by an intruder alarm system? YES NO

Is it NACOSS / NSI / SSAIB approved? YES NO

What type of signalling is in operation?

Are the premises protected by CCTV? YES NO

Please detail any manufacturing processes undertaken at or away from your premises



Section 2 Production & Event Property "All Risks"

Technical Equipment

What type of equipment is to be covered? Is there any use of Drones/UAV's? If **YES**, please provide full details.

Please indicate sums insured, territorial areas e.g. any film, video, projection, sound recording, lighting, grip, generators, staging, post production and associated equipment or as more particularly described in the Schedule. Any property used in connection with conferences, events and product launches

	Territorial Area		
	Premises	UK/Europe	World-wide
Own equipment	£	£	£
Own equipment – hired out	£	£	£
Hired in equipment	£	£	£
Loaned equipment	£	£	£

Hired in Equipment – How much do you pay annually in hire charges

If Hired in Equipment cover is needed please advise if it is ever kept at your own premises

If **YES**, please provide full details of maximum value, how long and how often etc.

When equipment is sent outside the UK, how is it normally transported and packed?

Do you regularly visit any countries that are subject to political or civil unrest or where the FCO advises against travel? YES NO

When equipment is used outside the UK, where is it usually kept overnight or whilst in transit overnight?

Props, Sets and Wardrobe

What is the maximum value of Props Sets Wardrobe?

Owned by you
Hired in by you

	Territorial Area		
	1	2	3
Owned by you	£	£	£
Hired in by you	£	£	£

Specified Items

Please specify the items you wish to insure, ether owned by you or for which you are legally responsible, we can offer a full agreed value basis however we may require a recent valuation

	Territorial Area		
	1	2	3
	£	£	£
	£	£	£



Do you Hire Equipment to others?

If YES please state proportion between:

a) Dry Hire

b) Wet Hire

Do you have terms and conditions of trading or for the hiring out of your equipment?

If YES please provide a copy

Are these terms, conditions always given to your customers?

Do you have written Procedures for staff to use in respect of checking Hirer's identity prior to any hire?

[Click here to select Yes or No](#)

Please detail these vetting procedures, these checks are particularly necessary due to the high level of fraudulent hire within the industry and should form best practice for all hires to protect yourself from fraud.



Section 3 Business Interruption "All Risks"

Please give details of sums insured required

Loss of gross profit	£
Loss of gross revenue/fee income	£
Loss of gross rentals/rent receivable	£
Increase in cost of working	£
Additional cost of working	£
Additional expenditure – computers	£
Indemnity period required	<input type="text"/> months

There are certain extensions to the policy cover.

Please indicate below if you require these.

Contract sites	<input type="text"/> %
Denial Of access (Non-Damage)	<input type="text"/> %
Goods in Transit	<input type="text"/> %
Public Utilities (Terminal Ends)	<input type="text"/> %

Do you rely heavily on any individual customer or supplier? YES NO

If **YES** please indicate the percentage of turnover derived from such customer/supplier.

Customers Name	Reliance -%
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
Suppliers Name	Reliance -%
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %

Do you have a current Disaster Recovery Plan (DRP)? YES NO



Section 4 Information Technology

Please give details of sums insured required (cover is automatically World-wide)

Computers	£
Business machines	£
Laptops/Ipads/Notebooks/Imacs	£
Mobile Phones	£

This section of coverage benefits from a low excess of 100 and electrical and mechanical breakdown cover



TOKIO MARINE
HCC

Section 5 Terrorism

Policies in the UK now automatically exclude Terrorism cover.

The protection can be purchased by means of a separate policy.

Would you like a quotation? YES NO

If **YES**

Please be aware that if Terrorism cover is taken out then **ALL** property must be covered. Where you (the insured), including subsidiary/parent companies, have eligible property placed with another insurer, we must have confirmation that this also has Pool-Re Terrorism cover purchased on it.



Section 6 Employers Liability

Does the Business involve use of Fixed Woodworking or other Heavy Machinery at or away from premises? If yes provide full details, Types/Numbers of machines, Exhausted Systems used, Cleaning procedures etc.

Is **Installation work away** from premises undertaken? If yes provide full details and procedures.

Is there any form of **Heat work** used away from own premises eg Welding where a naked flame is used? If yes, provide full details. Type of Equipment, nature of heat produced eg Naked flame or soldering iron.

Is there any **Height work** undertaken by own employees or BFSC above 3 meters? If yes, please provide full details including training and qualifications, equipment used and wages attributable.

Does the Company Have a Health & Safety Policy in place?

YES NO

Does the Company have a Health & Safety officer?

YES NO

If Yes, name of that person and are staff aware of his/her position?

Are all key tasks risk assessed both at and away from the premises

YES NO

Is there a First Aid Box on the risk premises?

YES NO

Is there an Accident Report Book?

YES NO

Does the company have trained first aiders?

YES NO



Section 7 Public Liability

The standard limit of indemnity is £5,000,000

Do you require a lower / higher limit? YES NO

If **YES** state Limit required £

Do you undertake work overseas?

If YES please provide an estimate of work undertaken as a proportion of your turnover:

a) UK	<input type="text"/> %	c) USA Canada	<input type="text"/> %
b) Europe	<input type="text"/> %	d) Elsewhere	<input type="text"/> %

Does your work include any of the following activities and to what extent?
(as far as you can estimate)

a) Pyrotechnics	<input type="text"/> 0%	d) Rigging	<input type="text"/> 0%
b) Special effects	<input type="text"/> 0%	e) Aerial	<input type="text"/> 0%
c) Stunts	<input type="text"/> 0%	f) Underwater work	<input type="text"/> 0%

If you are involved in rigging what is the maximum height you work to: metres

Do you work in any hazardous locations or territories?

Use of Freelancers/ Sub-contractors

(i) Detail process used to obtain services	<input type="text"/>
(ii) Is Freelancers/Subcontractors Liability Insurance checked?	<input type="text"/>
(iii) Estimated % of Wage Bill attributable to Freelancers split between labour only and bone fide sub contractors?	<input type="text"/>



Section 8 Products Liability

The standard limit of indemnity is £5,000,000

Do you require a lower/ higher limit? YES NO

If **YES** state Limit required £

Do you import or export products overseas? If so please provide details and a description of what type of products and the overseas territories and whether rights of recourse existing with suppliers.

If YES please provide an estimate products exported as a proportion of your turnover:

a) UK	<input type="text"/> %	c) USA Canada	<input type="text"/> %
b) Europe	<input type="text"/> %	d) Elsewhere	<input type="text"/> %



Section 9 Money and personal Assault

The standard limit in respect of loss of money **on the premises** during business hours, in transit and on location is £5,000 any one loss.

Do you require a higher limit? YES NO

If **YES** please indicate the limit required

When you carry money in excess of £5,000 what precautions are taken for the protection of that money?

Please provide full details for any Money cover required away from the premises or at a contract site as this does not form part of standard cover offered



Section 10 Goods In Transit

Limit

Insured's own vehicles
(a) per vehicle

(b) per trailer

(c) Annual aggregate

Hauliers vehicles
(a) per vehicle

(b) per trailer

Any one parcel or package

				<u>Limit</u>	
Insured's own vehicles					
(a)	per vehicle		GBP		
(b)	per trailer		GBP		
(c)	aggregate		GBP		
Hauliers vehicles					
(a)	per vehicle		GBP		
(b)	per trailer		GBP		
Any one parcel or package				GBP	Not Covered

Please provide details of any Sea transit/Refrigerated vehicles/loaded overnight stays and any use of curtain sided transports



Section 11 Loss of licence

Maximum limit available £100,000

Please provide full details of the individual holding the licence.

Please confirm if the licence includes late hours

YES

NO

We will normally accept trades where most of the income or the main attraction of the public to the premises is due to activities rather than the sale of alcohol:

Refer - Theatres, indoor sporting events, any of the acceptable trades where there is an element of live music or entertainment, event organisers.

Decline - Nightclubs, Discos, Casinos, Dance Halls, Lap Dancing, Live Music Venues.



Section 12 Production Indemnity "all Risks"

Production/Multimedia

Corporate	%	Conference/Event	%	Broadcast	%	Web	%
Commercials	%	Pop Promos	%	Features	%	Other	%
Equipment Rental/Hire (to others)		%	Studios	%	Post Production		%
Other (please describe below)		% 					

Please state your estimated annual production costs

Does this figure include "mark up" or production fee? YES NO

Please state your maximum value any one production

Do you work outside the UK? YES NO

If **YES** what is the proportion of work undertaken in the following areas:

Europe	<input type="text" value=""/>	%
USA/Canada	<input type="text" value=""/>	%
Elsewhere	<input type="text" value=""/>	%

If you produce commercials, do you operate under the APA Agreement? YES NO

If **NO** please give details



Section 13 Media Liability/Professional Indemnity

Please supply details of all principals, directors, partners:

Name	Qualifications	How long with the company

Please state total numbers of:

Principals, directors, partners	Creative staff	Administration	Others

Please state the name of any professional body or trade association of which you are a member:

Professional body

Trade association

Do you currently have a professional indemnity policy in place? Yes No

If YES, please provide:

Name of current insurers	
Name of your broker	
Renewal date	
Limit of indemnity	
Premium	
Excess	
Retroactive date	

Do you or any of your principals, directors, partners have any association with or financial interest in any other practice, company or organisation? Yes No

If YES, please provide details of the nature of the association, together with the name of the business and activities undertaken:

Do you use consultants / sub-contractors? Yes No

If YES:

a. What percentage of your turnover / fee income was paid to them in the last financial year? %

b. What was the nature of the work undertaken?

c. Do you require cover for them under this policy? Yes No

d. Do you require them to carry professional indemnity insurance to a similar limit? Yes No

Do you enter into contracts that are not subject to UK / EU law? Yes No

If YES, please provide full details of which countries and jurisdiction:



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Business activities

1. Split of turnover including fees in the past year or if a new firm your anticipated figures:

Production of Advertisements:		
a) Commercial TV		£
b) Other Media		£
Media Spend (whether purchased by you or by media independent relative to your creative work)		£
Production of corporate/promotional videos		£
Post Production Services		
Printed literature / documents		£
Direct marketing	Mail shots	£
	Postage costs	£
	Telemarketing	£
	Database management and list broking	£
Sales promotion		£
Marketing consultancy including digital marketing		£
Market Research		£
Graphic Design		£
Corporate identity and brand development		£
Photographers/Videographers		£
Animator/Cartoonist/Illustrator		£
Creative Consultant including fashion design		£
Conference/Exhibition/Event Managers		£
Authors Agents		£
Talent Agents		£
Other work, please give details		£
Total turnover including fee income*		£

*Please note this figure should be as per answer to question 9b for the last complete year

2. If there are activities in question 10 where you have declared no income for the last financial year:

- | | | |
|--|------------------------------|-----------------------------|
| a. Have you undertaken any of these activities in the past? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. Do you intend to undertake any of these activities in the future? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If **YES** to any of the above, please provide details, including nature of activities and income:

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**3. Please give details of your five largest contracts in the last five financial years
(If new start-up, please complete question 16):**

Largest contract:

Start and end dates	
Nature of contract	
Name and business of client	
Total contract value	
Income to you	

Second largest contract:

Start and end dates	
Nature of contract	
Name and business of client	
Total contract value	
Income to you	

Third largest contract:

Start and end date	
Nature of contract	
Name and business of client	
Total contract value	
Income to you	

Fourth largest contract:

Start and end dates	
Nature of contract	
Name and business of client	
Total contract value	
Income to you	



4. Do you provide printing services or assume liability for printing? Yes No

If **YES**, please provide details, including client:

5. Direct marketing

a. What is your largest mailing (by number of pieces mailed)?

b. What is your average size mailing?

c. Do you do 100% mailings (contracts where 100% of the client database must receive the mailing)? Yes No

If **YES**, please provide details:

6. Do you have a structured process or procedure in place to ensure that your work does not infringe a third party's intellectual property rights and that you obtain all appropriate licences or permissions from copyright holders when you use any photographs, pictures, film clips, music or any other content? Yes No

If you have standard written procedures, please attach a copy.

Risk management

7. Are satisfactory written references obtained from former employers for at least three years prior to the engagement of any employee responsible for money, accounts or goods? Yes No

8. Above what amount do payments require at least a two-stage sign-off? £

9. Do you hold client funds, or do you have client authority to agree and/or effect transfers or payments on their behalf from client funds or accounts? Yes No

If **YES**:

a. Do you ever act solely on e-mail instructions to transfer funds or make payments from client accounts without taking steps to independently verify the authenticity of the instructions and integrity of any bank account details provided prior to execution? Yes No

b. Do you undertake to immediately implement procedures to ensure that there is such an independent verification process in place for all future transactions? Yes No

c. What steps have you taken to ensure that the transaction has been completed successfully?



10. When entering into contracts please confirm:

- | | | |
|--|------------------------------|-----------------------------|
| a. You carry out work only under your standard contract, signed by every client? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. All contracts are vetted by a legally qualified person before being agreed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If **NO**, please provide details as to why not:

11. Do you:

- | | | |
|---|------------------------------|-----------------------------|
| a. Always have a written specification with your clients for each job, which includes campaign details, volume, quality, timings and sign off procedures? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. Always report all deviations to the above contract specification? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. Always use a purchase order, or equivalent, when employing subcontractors which mirror any client obligations for each contract? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d. Always obtain final client sign off before going to print? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If **NO**, please provide details:

12. Do you commit clients to contracts with third parties? Yes No

If **YES**, do you always obtain clients written acceptance of the terms of contracts before committing them? Yes No

If **NO**, please explain why not:

If **YES**, please provide details:



13. Does your business obtain, record, store or otherwise process any personal data as defined under the General Data Protection Regulations (GDPR) / Data Protection Act 2018? Yes No

If yes, please confirm;

a. How many personal data records are processed annually

b. What proportion of data records processed contain a highly sensitive element (e.g. banking or saving account number, debit card number, health information, passport number)

14. Are you involved in any communications to consumers, including by post, e-mail, telephone or SMS? Yes No

If yes, do you have appropriate policies and procedures in place to ensure that appropriate consent has been obtained or verified in compliance with the GDPR/Data Protection Act 2018, the Privacy and Electronic Communications Regulations 2003 and other applicable legislation? Yes No

15. Do you seek explicit consent from all third parties before selling or sharing their personally identifiable data? Yes No

If no, please provide further details

16. Has any proposal for similar insurance made on your behalf, any predecessor or any past or present principals, directors, partners ever been declined, cancelled, refused or had special terms applied? Yes No

17. Is there any other information that you consider material to the insurance required?

If **YES**, please provide details:

18. For what limits of indemnity are quotations required?

- | | | |
|-------------------------------------|-------------------------------------|--------------------------------------|
| <input type="checkbox"/> £250,000 | <input type="checkbox"/> £500,000 | <input type="checkbox"/> £1,000,000 |
| <input type="checkbox"/> £2,000,000 | <input type="checkbox"/> £5,000,000 | <input type="checkbox"/> £10,000,000 |



Claims

19. In respect of any of the risks to which this application relates:

- a. Has any claim been made (whether successful or not) against you, any predecessor, any past or present principals, directors, partners? Yes No
-
- b. Has any loss been suffered by you or any predecessor as a result of the dishonesty or malice of any past or present principals, directors, partners, employees or self-employed person? Yes No

If **YES** to any of the above, please provide details:

Date of claim/loss	Brief details of each claim / loss	Total cost claim / loss paid	Estimated total cost of claim / loss

c. What steps have been taken to prevent a recurrence?

20. Are you, after full enquiry:

- a. Aware of any circumstance which is likely give rise to a claim or loss against you, any predecessor or any past or present principals, directors, partners? Yes No
-
- b. Aware of any shortcoming in your work for a client which is likely to give rise to a claim against you? This includes: Yes No
- i. A shortcoming known to you, but not your client, which you cannot reasonably put right?
 - ii. A complaint from your client about your work or anything you have supplied which cannot be immediately resolved?
 - iii. An escalating level of complaint from your client on a particular project?
 - iv. A client withholding payment due to you after any complaint?

If **YES** to any of the above, please provide details:



21. Do you have any grounds, after reasonable enquiry, for suspecting that any past or present principal, director, partner, employee or self-employed person has acted dishonestly or maliciously?

Yes

No

If **YES**, please provide details:



Please read this paragraph carefully before signing the declaration

It is essential that every Proposer or Insured when seeking a quotation to take out or renew any insurance discloses to the prospective Insurers all material facts and information (including all material circumstances) which might influence the judgement of an underwriter in deciding whether to accept the risk and on what terms. The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so may in certain circumstances entitle the Insurers to avoid the contract of insurance from inception and repudiate liability thereunder. If you have any doubt as to what constitutes a material fact or circumstance please do not hesitate to ask for advice.

Coronavirus Risk Management Statements of Fact:

References to 'government' below include the UK, Scottish, Welsh and Northern Irish governments where applicable.

You agree that:

1. You will follow and act upon government advice and guidelines, and ensure you keep up to date with any changes to such advice and guidelines, and you will cease all business activities if instructed to do so by the relevant authorities.
2. You will carry out, keep updated and act upon an assessment, in accordance with the Management of Health & Safety at Work Regulations 1999 and the Control of Substances Hazardous to Health Regulations 2002, of the risks to employees (including labour-only subcontractors and other persons temporarily hired-in) and other third parties (such as visitors / customers), arising from Coronavirus.
3. You will comply with the Personal Protective Equipment at Work Regulations 1992 insofar as they apply in respect of Coronavirus, unless modified by government advice and guidelines.
4. You will provide employees with information (including the display of any relevant safety posters) and training relating to Coronavirus; ensure they are aware of the symptoms they should look out for and what to do if they or anyone they live with becomes ill with Coronavirus symptoms; and you will ensure that employees with symptoms or who live with someone who has symptoms do not attend work.
5. You will follow the guidelines on social distancing including:
 - a. taking steps to allow employees to work from home where possible and,
 - b. staggering start / finish times to minimise the number of people at work at the same time and,,
 - c. segregating staff who work in close proximity to each other or,
 - d. where segregation is not possible, avoiding face-to-face working and establishing the smallest possible groups or teams.
6. You will provide your employees with appropriate facilities / products for hand washing / sanitising.
7. You will ensure your premises, including regularly touched surfaces and tools / equipment, are regularly cleaned.
8. You will take reasonable steps to minimise the extent to which workplace equipment / machinery is shared and to ensure that enclosed cabs of vehicles / plant are adequately ventilated and cleaned after use.
9. You will take reasonable steps to minimise the risk to vulnerable employees, visitors and customers.
10. You will take reasonable steps to provide visitors / customers who come to your premises with the necessary information, including appropriate signage; ensure they are with able to maintain social distancing (including during their contact with your employees), and you will provide them with adequate facilities / products for hand washing / sanitising.
11. Where your employees undertake work at premises or contract sites that you do not control, you will take reasonable steps to prevent your employees spreading the disease on such premises / sites and you will ensure as far as possible that those responsible for such locations have adequate procedures in place to minimise the risk to your employees.
12. You will ensure that your employees do not undertake any work in a household where it is known that any member of the household has Coronavirus, is self-isolating or is being shielded unless the work to be undertaken is to remedy a direct risk to the safety of the household



Declaration

On behalf of the proposer/s, I/we declare that, after full enquiry, the contents of this proposal are true and that I/we have not misstated, omitted or suppressed any material fact or information. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform the Insurer.

Signature of principal / director / partner:

Date:

Data Protection Notice

Tokio Marine HCC respects your right to privacy. In our Privacy Notice (available at <https://www.tmhcc.com/en/legal/privacy-policy>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact DPO@tmhcc.com.

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We need the personal information to enter into and perform a contract with you. We retain personal information we collect from you where we have an ongoing legitimate business need to do so.

We may disclose your personal information to:

- our group companies;
- third party services providers and partners who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Notice or notified to you when we collect your personal information;
- any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Notice; or
- any other person with your consent to the disclosure.

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a **Data Subject Access Request ('DSAR')**. You are also entitled to request that your data be **corrected** in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of **requesting deletion, objecting to processing**, restricting processing and in some cases **requesting portability**. Further information on your rights is included in our Privacy Notice.

You can opt-out of marketing communications we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the **right to complain to a data protection authority** about our collection and use of your personal information