

DUAL ASIA WEBSITE NOTICES

COPYRIGHT

The content of this site including the design, text and graphics in addition to the software utilised, is the property of DUAL Asia and is protected by the national and international laws of Copyright. All software utilised in this site is the property of DUAL Asia or of its software suppliers, and is protected by the national and international laws of Copyright. Any use, including the modification, distribution, transmission or reproduction thereof is strictly prohibited, save where express consent has been given by DUAL Asia.

DISCLAIMER

While DUAL Asia has taken care to ensure that the information contained in the website is complete and correct, DUAL Asia does not warrant or represent that it is free from errors or omissions or that the information contained in the website is suitable for your intended use. DUAL Asia recommends that you seek independent advice before acting on any information contained in this website. Subject to any terms implied by law and which cannot be excluded, DUAL Asia accepts no responsibility for any loss, damage, cost or expense incurred by you as a result of any error, omission or misrepresentation in this website. Nothing contained within this website constitutes an invitation to enter into any legally binding contract.

PRIVACY STATEMENT

DUAL Asia understands and appreciates how important it is to safeguard your personal information. Our privacy policy explains how DUAL Asia treats the personal information we collect in the course of our business.

How do we collect personal information?

1. General

Personal information that relates to insurance policies and claims is normally provided to us by insurance brokers who have collected that information from insurance applicants. Occasionally personal information is provided to us directly from insurance applicants. We will also collect personal information from individuals' representatives who make claims under our professional Indemnity policies.

If information is forwarded to us either electronically (e.g. in an e-mail) or by sending it to us as a hard copy document, we will collect that information and use it for the purposes for which it was provided to us.

2. Website

We collect personal information from individuals who complete quote and contact forms on our website. Our website does not use cookies to collect personal information.

How your personal information will be used

DUAL Asia will use the personal information provided by insurance brokers to:

- assess the risk of underwriting insurance policies;
- provide quotes for underwriting services;
- assess and investigate claims;
- arrange insurance cover with the insurance company that we represent;
- carry out administration related to those services; and
- fulfil all legal and regulatory requirements of DUAL Asia.

Will my personal information be disclosed to a third party?

The personal information DUAL Asia collects will be treated as strictly confidential. We will forward relevant personal information to MSIG Insurance (Hong Kong) Limited. We may not forward all personal information collected to MSIG, however any such information will be available to MSIG upon request.

As underwriters generally, we sometimes need to pass personal information to third parties for assistance in evaluating risk or responding to claims. Accordingly, for the purposes of maintaining our business, we may disclose personal information to any of the



following third parties:

- insurance brokers;
- solicitors;
- claims management companies;
- loss adjusters;
- goods and service providers;
- surveyors; and
- as we may be required to do by law.

Our website host does not store any personal information that is entered into the forms provided on our web site.

DUAL Asia will take reasonable steps to ensure that any personal information disclosed to a third party is protected by that party in accordance with the Privacy Act.

How you can access your personal information

Upon written request, you may have access to your personal information held by DUAL Asia, except in circumstances where access may be denied under the Privacy Act. Examples of these circumstances are:

- where providing access will pose an unreasonable impact on the privacy of another individual;
- where providing access would be unlawful, would pose a threat to the life or health of an individual, may prejudice an investigation of possible unlawful activity or, may prejudice enforcement of laws; or
- where denying access is authorised by law.

To make a request for access to your personal information, please contact our Privacy Officer (contact details below). We will endeavour to respond to a request for personal information within 14 days.

If personal information is provided to you as the result of a request, you may be charged a fee for costs incurred in providing that information such as photocopying, administration and postage.

If access is denied we will provide you with reasons for our decision.

How you can correct your personal information

If you believe that the personal information we hold about you is inaccurate, incomplete or not up-to-date please let us know. Provided we agree with you, we will correct it. If we do not agree with you, we will place a statement of what you allege is correct where that information is kept and accessed.

Will this privacy policy change?

We reserve the right to change this privacy policy at any time by publishing the varied privacy policy on our web site. The varied policy terms will apply from the date they are posted on our web site. You accept that by doing this, DUAL Asia has provided you with sufficient notice of the variation and agrees you will be provided with no separate notification.

Your consent

By asking us to quote or insure you, you consent to the collection and use of the information you have provided to us for the purpose described above.

How to contact DUAL Asia

If you have enquiries or wish to provide feedback about this policy, please email or mail to the Privacy Officer at reception@dualasia.com or Suite 4530, 45/F The Lee Gardens, 33 Hysan Avenue, Causeway Bay, Hong Kong.

