

Terms & Conditions of Use and Privacy Policy

Terms & Conditions of Use

(Dated: April 20, 2015)

Use of this site:

www.mi-binder.com (“the Website”) is the property of Randall & Quilter Investment Holdings Ltd. and its subsidiaries (the “R&Q Group”).

These are the general terms and conditions that govern your use of the Website. If you continue to use the Website you are agreeing to comply with and be bound by the following terms and conditions of use which may be enforced against you by the R&Q Group. The term ‘You’ refers to the user or viewer of the Website. The term ‘Us’ or ‘We’ refers to the R&Q Group, the owner of the Website.

This Website contains general information on the R&Q Group and services offered by one or more of the subsidiary companies that form part of the R&Q Group. The Website 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.

Operation of this Website

The R&Q Group reserves the right to make changes to or update these terms and conditions from time to time. Any such changes may be provided to you by any reasonable means including, but not limited to, posting a revised terms and conditions on the Website.

It remains your responsibility to access and check these terms and conditions whenever you access the Website as the latest version of these terms and conditions will govern any future usage by you of the Website. You will be able to determine when this was most recently revised by reading the date at the top of this page.

Whilst we take all reasonable steps to ensure that the information contained within these pages is accurate and up-to-date, we do not accept any liability for any errors or omissions.

If you are in any doubt as to the validity of information made available within these pages, we recommend you seek verification by contacting us. In addition we cannot warrant that this Website will be free of viruses or defects of any description and we will not be held responsible for any technical problems you may suffer as a result of your use of this Website.

Copyright & Intellectual Property Rights

All copyright and intellectual property rights in the text, images and other materials of the Website are owned by the R&Q Group or, where necessary, the permission of the relevant owner has been sought. Any reproduction or forwarding of materials or content from the Website is not permitted without prior permission. You shall notify the R&Q Group immediately if you become aware of any unauthorised use or copying by any person.

Use of this Website

You agree to use the Website in a manner that is consistent with any and all applicable laws and regulations in the country in which you access the Website.

Your Personal Information

Personal data provided by you to the R&Q Group will be held and processed in the manner set out below in our Privacy Policy, which forms part of these terms and conditions.

Statutory Information

Randall & Quilter Investment Holdings Ltd. is registered in Bermuda under Company Number 47341 with its Registered Office at Clarendon House, 2 Church Street, Hamilton HM11, Bermuda.

A list of the subsidiary companies that make up the R&Q Group can be found on our website at www.rqih.com.

Disclosure

The R&Q Group will not be held liable for any loss of use, profits, savings or data or any indirect, special or consequential damages or losses, whether such losses arise in contract, negligence or tort, including without limitation to the foregoing any losses in relation to your use of, reliance upon or inability to use the Website.

Applicable Law

These terms and conditions shall be governed and interpreted in accordance with English law, and in the event of a dispute you irrevocably consent to the non-exclusive jurisdiction of the English courts.

Privacy Policy

This Privacy Policy provides an explanation as to what happens to any Personal Data that you provide to us, or that we collect from you.

We may update this Policy from time to time so please review this Policy regularly.

Information We Collect

In operating this website we may collect and process the following data provided by you:

1. Details of your visits to the website and the resources that you access, including, but not limited to, traffic data, location data, and other communication data.
2. Information that you provide by filling in forms on the website, such as when you registered for information or make a purchase.
3. Information provided to us when you communicate with us for any reason.

Use of Your Information

Any information provided by you will be processed in compliance with the provisions of the Data Protection Act 1998. We will use your information to manage the Insured's insurance Policy. This may include disclosing it to other parties including Insurer(s) third party suppliers, loss adjusters and reinsurers (the "Group") or Governmental bodies. Your information includes data about your transactions. We may use and share your information with other members of the Group or Governmental bodies to help us and them:-

- assess financial and insurance risks.
- recover debt.
- prevent and detect crime.
- develop services and systems.

We do not disclose your information to anyone outside the Group except:-

- where we have your permission or;
- where we are required or permitted to do so by Law or;
- to other companies who provide a service to us or you or;
- where we may transfer rights and obligations under this agreement;

Personal Information provided by you using the contact information contained within the Website will only be used to respond to enquiries and will not be used for marketing purposes or shared with any third party for marketing purposes.

We do not automatically log personal data nor do we link information automatically logged by other means with personal data about specific individuals.

Protection of 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.

You should also be aware that communications over the internet, such as e-mails, are not secure unless they have been encrypted. Your communication may route through a number of countries before being delivered – this is the nature of the internet. R&Q cannot accept responsibility for any non-delivery or loss of personal information.

Use of Cookies

This site uses cookies – small text files that are placed on your machine to help the site provide a better user experience. In general, cookies are used to retain user preferences, store information for things like shopping carts, and provide anonymised tracking data to third party applications like Google Analytics. As a rule, cookies will make your browsing experience better. However, you may prefer to disable cookies on this site and on others. The most effective way to do this is to disable cookies in your browser. We suggest consulting the **Help** section of your browser or taking a look at the [About Cookies](#) website which offers guidance for all modern browsers

The only cookie that we currently use is that which tracks your current session should you be timed out. We operate an '**Implied Consent**' Policy for this which means that we assume you are happy with this usage. If you are not happy, then you should either not use the Website, or you should delete the cookies having visited the Website, or you should browse the Website using your browser's anonymous usage setting (called "Incognito" in Chrome, "InPrivate" for Internet Explorer, "Private Browsing" in Firefox and Safari etc.).

Contacting Us

Parts of the Website invite you to contact us using either our telephone number or by using the enquiry or referral functionality provided. You may wish to contact us to request further information or to speak directly to one of our underwriters.

The Website does not enable visitors to communicate with other visitors or to post information to be accessed by others.

We welcome any queries, comments or requests you may have regarding this Privacy Policy. Please do not hesitate to contact us at enquiries@rqih.com.