



Privacy Policy

Version 2.0 - January 2024

The Global Risk Modelling Alliance website is hosted by the Insurance Development Forum.

The Insurance Development Forum takes your privacy very seriously, and we will comply with the obligations imposed on us by the applicable Data Protection Legislation.

The Data Protection Legislation includes the UK Data Protection Act 1998, the General Data Protection Regulation ((EU) 2016/679) (GDPR) and any national laws, regulations and secondary legislation, as amended or updated from time to time, in the UK and any subsequent legislation to the GDPR or the Data Protection Act 1998.

Insurance Development Forum is registered with the Information Commissioner's Office:

Registration number for Insurance Development Forum ZB643313.

We shall use personal information provided by you in accordance with the provisions of our Terms of Business and in accordance with this policy.

Dr Eduarda Neves Fontes is our GDPR lead and is responsible for ensuring Insurance Development Forum is in compliance with the Data Protection Act 1998 and, from 25th May 2018, the General Data Protection Regulation (GDPR), as incorporated into British Law by the Data Protection 2018. She can be contacted by post, telephone or email:

Insurance Development Forum, The St Botolph Building, 138 Houndsditch, London, EC3A 7AR, United Kingdom, +44 (0) 775 896 4724.

efontes@insdevforum.org.

SCOPE

The Insurance Development Forum (IDF) respects the privacy of our visitors and users and recognises the importance of protecting the information we collect about you. This Privacy Policy tells you how IDF ("IDF," "we," or "us") handles information collected about you through our websites and applications (collectively, the "Services"). By using our websites or by providing information to us through the Services, you agree to the collection and use of such information as described in this Privacy Policy.

IDF is committed to protecting and respecting your privacy. This policy (together with any other documents referred to in it) sets out the basis on which any personal data we collect

from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our practices regarding your personal data and how we will treat it.

Information We Collect

By using the Services, we may collect personally identifiable information (“Personal Information”) about you, such as your name, email address, username, phone number, title, employer, and the content you or other people provide through the Services.

We may also collect the following categories of information through your use of the Services (“Usage Information”): browser information, hardware model, operating system, IP address, the time you access the Services, and type of content you view or engage with while using the Services.

Collectively, Usage Information and Personal Information are referred to as “information.”

Why We Collect This Information

We collect information about you to help make the Services more useful to you. This includes:

- Administering and improving the Services
- Personalising your experience with the Services
- Promoting safety and security of the Services
- Contacting you about the Services

Who We Share Your Information With

We may share your information as follows:

Third Party Service Providers. We may share your information with third party service providers and contractors working on behalf of IDF who assist us in providing the Services. These service providers are only authorised to use your Personal Information to help us provide the Services to you. We do not sell or otherwise share your Personal Information with such third parties for their direct marketing purposes.

As Required or Permitted by Law. We may share your information with courts, government agencies and other third parties as required or permitted by applicable law, to comply with a subpoena or similar legal request, to enforce our policies, or to protect our or others’ rights, property, or safety.

Performance Reporting. We may share aggregated, anonymised Usage Information with our donors and partners to report on the utility and performance of the Services.

We require that organisations outside of Insurance Development Forum who handle or obtain personal information as service providers acknowledge the confidentiality of this information, undertake to respect any individual’s right to privacy and comply with the Data Protection Legislation and this policy.

Use of Online Tracking Technologies

When you use the Services, we along with our third party service providers may use Usage Information to more effectively understand how the Services are used and improve the usability of our Services.

Use of Cookies

When you use the Services, we may place a text file (“Cookie”) in the browser of your computer. Cookies collect information such as the type of search engine used, the sections of the Website(s) visited, and other Website usage information. Cookies allow the Services to function by tracking the application state and authenticating You on each page on the services. You can refuse Cookies by disabling them in your Internet browser settings,

typically under the sections “Help” or “Internet Options” or navigate to www.networkadvertising.org/choices/ or www.youonlinechoices.com. However, the Services may not function properly if Cookies are disabled.

SECURITY OF INFORMATION

We take the safeguarding of your data very seriously. All personal information in our possession is held securely. We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed.

In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal information on our instructions and they are subject to a duty of confidentiality. Details of these measures may be obtained from privacy@cognitive.co.uk.

When we need to store or transfer your personal data outside the European Economic Area into countries where there may not be the same protection as in the EEA, we will do what we reasonably can to ensure adequate protection. By providing your data to us, you agree to this transfer and storage. However, we will ensure that reasonable steps are taken to protect your data in accordance with this privacy notice.

In line with GDPR, we have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

Security of Your Information

Unfortunately, no data transmission over the internet or data storage system can be guaranteed to be 100% secure. However, if you have reason to believe that your use of the Services is no longer secure (e.g., username and password have been compromised), please contact us immediately at efontes@insdevforum.org

YOUR DUTY TO INFORM US OF CHANGES

It is important that the personal information we hold about you is accurate and current. Please keep us informed if your personal information changes during your relationship with us.

DATA RETENTION

We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, copies of your data may be retained to satisfy legal, regulatory and accounting requirements.

DATA STORAGE

We take data protection seriously and we have implemented technical, physical and administrative security measures to protect your information against unauthorised access, loss, misuse or destruction.

YOUR RIGHTS

You can exercise any of the following actions at any time:

You may request information about, and access to, the personal data that we collect from you.

You may ask questions or make complaints about our privacy and data security practices with regard to your personal data.

You may request that we delete information that we have collected about you.

You may ask us for a copy of the information that we collected from you.

and the right to withdraw your consent, where consent is relied upon as the legal justification

for processing.

In order to receive a copy of the information we hold about you, or to serve a request in relation to any of your other rights, please send your request in writing, including your full contact details, to our administration office address. While we do not normally impose an administration charge for such requests, we reserve the right to do so if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

CHANGES

Changes to our privacy notice We may change this Privacy Notice at any time. If we make any changes, we will post the new notice on our website. By using our services, you agree to read our Privacy Notice regularly so that you are aware of any changes. Your continued use of the services will constitute your acceptance of these changes.

CONTACTING US

We welcome all feedback on matters relating to privacy or to any other aspect of our service. If you feel it is not clear and plain, would like to change your personal information, or would like to make a complaint concerning any action of ours which you consider is in breach of our policy then please contact us at efontes@insdevforum.org or on +44 (0) 775 896 4724.