# **Privacy Policy**

The Maritime Financial Group is committed to protecting your privacy. We continually refine our policies and procedures to protect your personal private information, which you have entrusted to us.

This Electronic Information Privacy Policy covers digital information, collected primarily (but not exclusively) via our websites. It does not cover information gathered by any other means.

#### WHAT INFORMATION DO WE COLLECT?

We collect information from you when you fill out a form. General information such as your name, email address, telephone number, etc may be required to identify you personally, in order to improve our Service to you. We may request such information, for example, when you register on our website or when you have a question that we need to respond to.

We do not generally collect Sensitive Personal Information such as political affiliation, religious beliefs or sexual orientation. In the rare instances where we do solicit such information, we will seek your prior consent. If you choose to share such Sensitive Personal Information, then you authorize us to use it in accordance with our usual business practices and to treat it as General Information.

There are times when we need more Confidential Information, again to enhance your experience with us. If you are applying for insurance, making a Motor Insurance Claim or setting up payments via Direct Debit – these are instances where we require much more personal information.

## WHAT DO WE USE YOUR INFORMATION FOR?

We may use your General Information to

- Personalize your online experience your information helps us to better respond to your individual needs
- Improve our websites, based on your feedback and usage
- Respond more effectively to your Service requests and support needs
- We are especially vigilant with your Confidential Information, which we use in the conduct of specific business with you. We adhere to the same rigorous Policies and Procedures that govern similar non-electronic information, including but not limited to any legal and regulatory requirements.

# HOW DO WE PROTECT YOUR INFORMATION?

The Maritime Financial Group makes all reasonable attempts to protect the security and integrity of your General and Confidential Information. We implement and periodically review a variety of security measures to protect that information it is entered, submitted, or accessed. You will find more details in our "Website Terms & Conditions of Use."

# DO WE USE COOKIES?

Our websites use "cookies" to help personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web server (such as ours). Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to save you time, by telling the Web server that you have returned to a specific page. For example, if you personalize a Maritime page, or register on one of our websites, a cookie helps Maritime to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as email addresses, shipping addresses, and so on. When you return to the same Maritime website, the information you previously provided can be retrieved, eliminating the need for you to enter it again.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser settings to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Maritime services or websites you visit.

#### DO WE DISCLOSE ANY INFORMATION TO OUTSIDE PARTIES?

We do not sell, trade, or otherwise transfer your personally identifiable information to outside parties. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you – but those parties must agree to keep this information confidential. We may also disclose your information to authorized parties in order to (a) comply with legal and regulatory requirements; (b) enforce our website policies; (c) protect the rights, property, and safety of yourself, others or ourselves. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

## THIRD PARTY LINKS

Occasionally, at our discretion, we may provide links to third-party websites. We do not endorse their products or services, and are not responsible for their content, policies or procedures. Therefore, such sites therefore fall outside the scope of this Privacy Policy.

The Uniform Resource Locator (URL) address in your web browser will tell you if you are still in a Maritime site or have moved elsewhere.

## **AVAILABILITY & ACCESSIBILITY**

The Maritime Financial Group does not in any way guarantee that the materials on its Websites will remain available to you or that you will qualify for the products we offer. Maritime is entitled to terminate all or part of any of its Websites at any time, without prior notification.

We make every effort to ensure that our Websites are operational and free of material errors. However, we do not assume any liability or responsibility due to the unavailability of any of us Websites, or for any errors in the information contained therein.

#### **AUTHORISATION**

When you sign-up for any of Maritime's online services, you agree to the following conditions:

- Maritime is authorised to act on instructions received under your password without any requirement to question those instructions;
- We are not liable for any unauthorised access to your personal information that is not directly due to our negligence;
- Your password allows access to sensitive information and you will keep it confidential and secret;
- You will notify Maritime immediately if you suspect that someone has learned your password or if you believe an unauthorised access to your personal information has occurred or may occur;
- Maritime may deny access or block any transaction made under your password without prior notice if we believe your password is being used by someone other than you, or if any unauthorised access to your personal information has occurred or may occur, or for any other reason. However, we are under no obligation to do so.
- Violating Maritime's Website Usage Terms may lead to a revocation of your access privileges.

#### CHANGES TO OUR PRIVACY POLICY

Any changes to our Electronic Information Privacy Policy will be posted on our websites and take effect once published.

## **CONTACTING US**

If you have any questions or comments regarding this Privacy Policy you may contact us via Snail Mail
The Maritime Financial Group
29 Tenth Avenue
Barataria
Trinidad, West Indies

### Posting a Comment

http://www.maritimefinancial.com/index.php/contact-us/customer-support/

Email email@maritimefinancial.com

Telephone (868) 674-0130

Fax (868) 638-6663