



Privacy Policy

The Photography and Media Network Ltd

Company number: 17190728

Registered address: 9 Moat Way, Queenborough, ME11 5BU, UK

Email: info@photography-media-network.co.uk

1. About this Privacy Policy

The Photography and Media Network Ltd ("we", "us", "our") respects your privacy and is committed to protecting your personal information.

This Privacy Policy explains what personal information we collect, how we use it, who we may share it with, how long we keep it, and the rights you have in relation to your personal information.

This policy applies when you visit our website, become a member of The Photography and Media Network, make an enquiry, apply for membership, or otherwise interact with us.

2. Information We Collect

Depending on how you use our website and membership services, we may collect:

- Your name
- Address and contact details
- Email address and telephone number
- Account login details
- Membership information and membership history
- Payment and transaction information
- Information provided when applying for or maintaining membership
- Information required in connection with insurance arrangements associated with membership
- Information relating to your business or occupation where required for membership or insurance purposes
- Information relating to claims, previous insurance and other relevant risk information where required for insurance purposes
- Communications you have with us
- Information about how you use our website
- Technical information such as your IP address, browser type and device information
- Cookie and similar technology information

Where necessary for insurance purposes, information may be collected or processed by our insurance partners in connection with assessing eligibility, arranging, administering or servicing insurance cover.

Depending on the application and circumstances, insurance-related information may include information requiring additional legal safeguards. We only process such information where there is an appropriate legal basis and where applicable legal requirements are met.



3. How We Use Your Information

We may use your personal information to:

- Create and manage your membership
- Process membership applications
- Provide membership benefits and services
- Process payments and transactions
- Communicate with you about your membership
- Provide information, documents and updates relating to your membership
- Arrange, administer and support insurance benefits associated with membership
- Pass relevant information to our insurance partners where necessary to provide or administer insurance
- Respond to enquiries and requests
- Maintain and improve our website and services
- Prevent fraud, misuse and other unlawful activity
- Keep appropriate business and membership records
- Meet our legal and regulatory obligations
- Establish, exercise or defend legal claims
- Send marketing communications where permitted by law and where required, with your consent

4. Our Legal Bases for Processing

Under UK data protection law, we must have a lawful basis for processing your personal information.

Depending on the circumstances, we may rely on the following:

Contract

We may process your information where it is necessary to enter into or perform our contract with you, including providing your membership and associated benefits.

Legal obligation

We may process your information where necessary to comply with a legal or regulatory obligation.

Legitimate interests

We may process information where it is necessary for our legitimate business interests, provided those interests are not overridden by your rights and interests.

This may include managing our business, maintaining our services, improving our website, preventing fraud and protecting our legal rights.

Consent

Where consent is required, we will ask for it before carrying out the relevant processing. Where processing is based on consent, you can withdraw your consent at any time.



5. Insurance and Insurance Partners

Membership may include insurance benefits arranged in connection with The Photography and Media Network Member Policy.

The insurance documentation supplied to members identifies:

- **Pardus Underwriting Limited** as the managing general agent (MGA) administering the policy.
- **Accelerant Insurance UK Limited** as the insurer/underwriter.
- **Sharrocks Insurance Services Ltd** as the insurance intermediary.

Relevant personal and business information may therefore need to be shared with these organisations where necessary for arranging, administering, underwriting or servicing the insurance associated with membership, or dealing with claims.

The insurance documentation states that Sharrocks Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

The actual terms, conditions, exclusions and extent of insurance cover are set out in the applicable insurance policy wording, schedule and related documents provided to members.

6. Payment Information

When you purchase membership, payments are processed using the payment services made available through our website.

We may receive information about your transaction, such as the amount paid, date of payment and transaction status.

Payment card details may be processed directly by our payment service provider rather than being stored by us. We only retain payment information where necessary for legitimate business, accounting, legal or regulatory purposes.

7. Marketing

We may contact you about our services, membership and relevant updates.

Where the law requires consent for electronic marketing, we will obtain that consent before sending marketing communications.

You can unsubscribe from marketing communications at any time by using the unsubscribe option included in the communication or by contacting us at:

info@photography-media-network.co.uk

You will still receive important service communications where necessary, such as information relating to your membership, payments, insurance or account.



8. Who We Share Your Information With

We may share personal information where necessary with:

- Our insurance partners, including Pardus Underwriting Limited, Accelerant Insurance UK Limited and Sharrocks Insurance Services Ltd
- Payment service providers
- Website hosting and technology providers
- IT, security and support providers
- Professional advisers such as accountants, lawyers and auditors where necessary
- Government, regulatory or law-enforcement authorities where we are legally required to do so
- Other service providers where necessary to provide our services

We do not sell your personal information to third parties.

9. International Transfers

Some of our service providers or technology providers may process personal information outside the United Kingdom.

Where personal information is transferred outside the UK, we will ensure that appropriate safeguards are in place as required by applicable data protection law.

10. How Long We Keep Your Information

We only keep personal information for as long as reasonably necessary for the purposes for which it was collected.

We may retain information for longer where necessary to:

- Meet legal or regulatory requirements
- Maintain appropriate financial and accounting records
- Resolve disputes
- Deal with complaints
- Establish, exercise or defend legal claims
- Prevent fraud or misuse
- Maintain appropriate records relating to membership and insurance

When information is no longer required, we will securely delete it or anonymise it where appropriate.

11. Keeping Your Information Secure

We take reasonable technical and organisational measures to protect personal information against unauthorised access, loss, misuse, alteration or disclosure.

However, no website, online service or method of electronic transmission can be guaranteed to be completely secure.



12. Your Data Protection Rights

Under UK data protection law, you may have the right to:

- Request access to the personal information we hold about you
- Request correction of inaccurate or incomplete information
- Request deletion of your personal information in certain circumstances
- Request restriction of processing in certain circumstances
- Object to certain processing
- Request the transfer of your information to another organisation in certain circumstances
- Withdraw consent where we rely on consent as our legal basis

These rights are subject to certain legal exceptions and limitations.

To exercise your rights, contact:

info@photography-media-network.co.uk

We may need to verify your identity before processing certain requests.

13. Cookies

Our website uses cookies and similar technologies.

Some cookies are necessary for the website to function correctly, including functions relating to security, account access and membership.

Other cookies may be used for purposes such as analytics, preferences or marketing. Where required by law, we will ask for your consent before using non-essential cookies.

You can manage your cookie preferences through the cookie controls provided on our website.

For more information, please refer to our Cookie Policy.

14. Third-Party Websites

Our website may contain links to websites operated by third parties.

We are not responsible for the privacy practices, content or security of those websites. We recommend checking the privacy policy of any third-party website before providing personal information.

15. Children's Privacy

Our services are not directed at children.

We do not knowingly collect personal information from children where doing so is not permitted by law.

If you believe that a child has provided us with personal information in circumstances where it should not have been collected, please contact us.



16. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes to our services, legal requirements or how we process personal information.

The latest version will always be made available on our website, together with the date it was last updated.

17. Contact Us

If you have any questions about this Privacy Policy or how we handle your personal information, please contact:

The Photography and Media Network Ltd

9 Moat Way
Queenborough
ME11 5BU
UK

Email: info@photography-media-network.co.uk

18. Complaints

If you are unhappy with how we have handled your personal information, please contact us first using the details above so that we can investigate your concern.

You also have the right to complain to the **Information Commissioner's Office (ICO)** the UK's data protection regulator.

More information about making a complaint can be found on the ICO's website.