Privacy Policy

How Europe Marine Group collects, uses, shares and protects personal data across our website, insurance brokerage, claims management and maritime legal services, and how you can exercise your rights under the GDPR.

Data protection requests: office@marine-group.eu →

1. Introduction

SIA “Europe Marine Group” (“Europe Marine Group”, “EMG”, “we”, “us” or “our”) respects the privacy of its clients, business partners, website visitors and other individuals whose personal data it processes.

This Privacy Policy explains how we collect, use, store, protect and disclose personal data in connection with our website, insurance brokerage, claims management, maritime legal services and other professional activities.

We process personal data in accordance with Regulation (EU) 2016/679 (General Data Protection Regulation, or GDPR), the Personal Data Processing Law of the Republic of Latvia and other applicable legislation.

2. Data Controller

The entity responsible for the processing of personal data covered by this Privacy Policy is:

SIA “Europe Marine Group”

Registration number	40103898554
Registered address	Bērzaunes iela 12, Riga, LV-1039, Latvia
Email	office@marine-group.eu
Telephone	+371 20877778
Website	https://marine-group.eu/

In certain circumstances, EMG may process personal data on behalf of another data controller or share data with independent data controllers. The respective responsibilities will be determined by applicable law and the relevant contractual arrangements.

3. Scope of this Privacy Policy

This Privacy Policy applies to:

- Visitors to our website;
- Existing and prospective clients;
- Policyholders, insured persons and beneficiaries;
- Shipowners, ship managers, operators and charterers;
- Seafarers and crewing personnel;
- Claimants, witnesses and other persons involved in maritime incidents;
- Representatives, employees and beneficial owners of corporate clients;
- Business partners, professional advisers and other persons communicating with EMG.

4. Personal Data We Collect

Depending on the nature of our relationship and the services requested, we may process the following categories of personal data.

4.1. Identification and contact information

- Full name;
- Date of birth and nationality;
- Postal and residential address;
- Email address and telephone number;
- Passport and other identification details, where necessary;
- Professional position and employer;
- Signatures and authorisation documents.

4.2. Insurance-related information

- Insurance applications and policy details;
- Information concerning insured persons and beneficiaries;
- Insurance history;
- Claims history;
- Information relevant to risk assessment;
- Financial and payment information;
- Correspondence with insurers, underwriters and insurance intermediaries.

4.3. Maritime and claims-related information

- Seafarers' employment records;
- Information concerning vessels, cargo and maritime operations that relates to identifiable individuals;
- Accident and incident reports;
- Survey reports and supporting evidence;
- Witness statements;
- Compensation claims;
- Correspondence concerning maritime disputes;
- Documents submitted in connection with insurance claims, litigation, arbitration and debt recovery.

4.4. Compliance information

- Know Your Customer (KYC) documentation;
- Beneficial ownership information;
- Sanctions screening results;
- Information necessary for fraud prevention and regulatory compliance;
- Information obtained from public registers and lawful due diligence sources.

4.5. Website and technical information

- IP address;
- Browser and device information;
- Website usage information;
- Access dates and times;
- Cookies and similar technologies, where applicable;
- Information submitted through online forms.

5. Sources of Personal Data

We may obtain personal data:

- Directly from individuals;
- From clients and their authorised representatives;
- From employers, shipowners and crewing agencies;
- From insurers, reinsurers, P&I Clubs and other insurance intermediaries;
- From surveyors, medical professionals and legal advisers;
- From courts, arbitral tribunals and public authorities;
- From publicly accessible registers and lawful commercial databases;
- Through our website and electronic communications.

Where personal data is obtained indirectly, we provide the information required by Article 14 GDPR within the applicable statutory time limits, unless a lawful exemption applies.

6. Purposes and Legal Bases of Processing

We process personal data for specified and legitimate purposes on the following legal bases.

6.1. Performance of a contract

Under Article 6(1)(b) GDPR, we may process personal data where necessary to enter into or perform a contract with the individual concerned, or to take steps requested by that individual before entering into a contract.

This may include:

- Providing insurance brokerage services;
- Arranging insurance quotations and coverage;
- Handling insurance claims;
- Providing legal and claims management services;
- Managing contractual relationships.

Where we process the data of representatives or employees of corporate clients who are not themselves parties to the relevant contract, processing may instead be based on our legitimate interests or another applicable legal basis.

6.2. Compliance with legal obligations

Under Article 6(1)(c) GDPR, we process personal data where required by applicable legislation, including obligations relating to:

- Insurance distribution;
- International sanctions;
- Anti-money laundering, where applicable;
- Accounting and taxation;
- Regulatory reporting;
- Compliance with binding orders of competent authorities.

6.3. Legitimate interests

Under Article 6(1)(f) GDPR, we may process personal data where necessary for our legitimate interests or those of a third party, provided that such interests are not overridden by the rights and freedoms of the individual concerned.

These interests include:

- Managing professional and commercial relationships;
- Protecting our clients' and our own legal interests;
- Investigating and resolving insurance claims;
- Preventing fraud and financial misconduct;
- Conducting lawful due diligence;
- Managing disputes, arbitration and debt recovery;

- Maintaining the security of our systems;
- Improving the quality of our services.

6.4. Consent

Under Article 6(1)(a) GDPR, we may process personal data on the basis of consent where appropriate, including certain marketing activities and the use of non-essential cookies.

Consent may be withdrawn at any time without affecting the lawfulness of processing carried out before its withdrawal.

7. Special Categories of Personal Data

In connection with health insurance, maritime accidents, personal injury, seafarers' claims and legal proceedings, we may need to process information concerning an individual’s health or other special categories of personal data.

Such processing will take place only where an applicable legal basis under Article 6 GDPR and a relevant condition under Article 9 GDPR exist, including:

- Explicit consent;
- The establishment, exercise or defence of legal claims;
- Protection of vital interests where the individual is physically or legally incapable of giving consent;
- Other circumstances expressly permitted by applicable legislation.

Information relating to criminal convictions and offences will be processed only where permitted by Article 10 GDPR and applicable legislation.

Individuals should not submit sensitive personal information unless it is necessary for the relevant matter and an appropriate method of transmission has been agreed.

8. Disclosure of Personal Data

Where necessary and lawful, we may disclose personal data to:

- Insurance companies and reinsurers;
- P&I Clubs and underwriters;
- Insurance and reinsurance brokers;
- Shipowners, ship managers and authorised client representatives;
- Surveyors, loss adjusters and maritime experts;
- Medical professionals and medical service providers;
- Lawyers, legal advisers and professional consultants;
- Courts, arbitral tribunals and enforcement authorities;
- Banks and payment service providers;
- Regulatory, tax and other competent authorities;

- IT, hosting, communications and document management service providers.

Such disclosures are limited to information reasonably necessary for the relevant purpose.

Third parties acting as data processors are subject to appropriate contractual data protection obligations. Independent data controllers are responsible for their own processing activities.

We do not sell personal data.

9. International Transfers of Personal Data

Due to the international nature of maritime insurance, shipping and commercial disputes, personal data may need to be transferred to or accessed from countries outside the European Economic Area (EEA).

Where such transfers take place, we comply with Chapter V GDPR and rely, as appropriate, on:

- European Commission adequacy decisions;
- Standard Contractual Clauses;
- Other legally recognised safeguards;
- Applicable derogations under Article 49 GDPR, where their specific conditions are satisfied.

Where required, we assess the risks associated with international transfers and implement supplementary safeguards.

Information about the relevant safeguards, including how to obtain a copy, may be requested by contacting us at office@marine-group.eu.

10. Data Retention

We retain personal data only for as long as reasonably necessary for the purposes for which it was collected, taking into account:

- The duration of the contractual relationship;
- The duration of insurance coverage and claims handling;
- Applicable statutory retention requirements;
- Relevant limitation periods;
- Ongoing litigation, arbitration or regulatory investigations;
- The need to establish, exercise or defend legal claims.

Accounting records are retained for the statutory periods applicable to the relevant category of documents.

When personal data is no longer required, it will be securely deleted, destroyed or anonymised, unless continued retention is legally justified.

11. Data Security

We take appropriate technical and organisational measures designed to protect personal data against unauthorised access, disclosure, alteration, loss and destruction.

Such measures are determined by the nature of the information, the risks associated with processing and applicable legal requirements.

In the event of a personal data breach, we will comply with the notification obligations established by the GDPR.

12. Cookies and Website Technologies

Our website may use cookies and similar technologies to support its operation, maintain security, remember preferences and, where enabled, analyse website usage or provide third-party functionality.

Strictly necessary cookies may be used without consent where permitted by law.

Non-essential cookies and similar technologies will be activated only after obtaining consent where legally required.

Information about the specific cookies used, their providers, purposes and retention periods is provided through our Cookie Policy or cookie settings interface.

Users may withdraw or modify their cookie consent at any time through the relevant settings.

13. Marketing Communications

We may send information concerning our services, publications, professional developments and events where permitted by applicable law.

Individuals may unsubscribe from marketing communications at any time by using the unsubscribe mechanism provided or by contacting office@marine-group.eu.

Opting out of marketing communications does not prevent us from sending communications necessary for the performance of a contract or the handling of an ongoing matter.

14. Your Data Protection Rights

Subject to the conditions established by applicable law, individuals have the right to:

- Access their personal data;
- Request correction of inaccurate or incomplete data;
- Request erasure of personal data;
- Request restriction of processing;

- Receive personal data in a portable format where applicable;
- Object to processing based on legitimate interests;
- Object at any time to processing for direct marketing purposes;
- Withdraw consent;
- Exercise their rights concerning automated decision-making under Article 22 GDPR;
- Lodge a complaint with a competent supervisory authority.

Requests may be submitted to office@marine-group.eu.

We will respond within one month of receiving a request, subject to any lawful extension and necessary identity verification.

15. Provision of Personal Data

Certain personal data may be necessary to comply with legal obligations, enter into a contract, obtain insurance quotations, arrange coverage or process a claim.

Failure to provide necessary information may prevent us from providing the requested services or fulfilling our legal obligations.

16. Automated Decision-Making

EMG will not subject individuals to decisions based solely on automated processing that produce legal or similarly significant effects unless such processing is permitted by Article 22 GDPR and the applicable safeguards are implemented.

Where automated decision-making is used by EMG in circumstances requiring additional disclosure, the individual concerned will receive the information required by applicable law.

17. Supervisory Authority

Individuals have the right to lodge a complaint with the competent data protection supervisory authority.

In Latvia, the competent authority is:

Data State Inspectorate (Datu valsts inspekcija)

Website	https://www.dvi.gov.lv/en
Email	pasts@dvi.gov.lv

Individuals may also contact another competent supervisory authority in accordance with Article 77 GDPR.

18. Changes to this Privacy Policy

We may update this Privacy Policy to reflect changes in our activities, technologies, legal obligations or data processing practices.

The current version will be published on our website. Where legally required, material changes will be communicated directly to the individuals concerned.

19. Contact Us

For any questions concerning this Privacy Policy or the processing of personal data, please contact:

SIA "Europe Marine Group"

Bērzaunes iela 12, Riga, LV-1039, Latvia

Email office@marine-group.eu

Telephone +371 20877778

Questions about your personal data?

Contact the data controller, SIA "Europe Marine Group", registration No. 40103898554.

E-MAIL
office@marine-group.eu

PHONE
+371 20877778

ADDRESS
Bērzaunes iela 12, Rīga, LV-1039

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