**PART A - PRIVACY STATEMENT:**

We recognise the importance of privacy protection. Our policy for dealing with any personal information that you might disclose to us while visiting this website is explained below.

The types of personal information that we collect from you will depend on how you use our website. You can be certain that the information we receive about you will be treated as strictly confidential.

We do not collect or use any personal information on visitors to our website, through the use of "cookies" or other software or hardware techniques.

We look at the number of unique site visitors, hits the website receives and keep track of the domains from which our website is accessed.

To determine what our users are interested in, we may also look at the frequency of search words used in connecting you to this website.

The names of persons who request information from or about us by emailing us are added to our database as members. Each member is given a user name and password.  Members who do not wish to receive emails from our website, can unsubscribe via our website or unsubscribe via received profiled mails, or notify us by email, and we will stop emailing you.

**The personal information we collect when you log onto this website, how we do it and what we do with it**

If you log onto the website and read or download information our Internet Service Provider/Hosting Provider, will record your server address, domain name, the date and time of your visit to our website, the pages viewed and the information downloaded. This information is used for statistical and website development purposes only.

We can determine the number of times that you have visited our website, the date of last visit, if you have updated your details/interests, and if you have clicked on the hyperlink contained on emails that have been sent to you.  The information collected will be used to send you emails when content relevant to your areas of interest are added to the website.

We can determine if you emailed any articles of interest to a friend using our 'email a friend' functionality, and if your friend has clicked on the hyperlink contained on the email that was sent by you.  We record the email addresses of these recipients which may be used for our own marketing purposes.

**The circumstances under which we disclose information about you**

It is our policy not to sell or pass on any personal information that you may have provided to us unless we have your express consent to do so.  An exception to this is where we may be required by law to disclose certain information.

**How we handle emails**

We will preserve the contents of any email message that you send us if we believe that we have a legal requirement to do so.  Emails sent to or from us are routinely monitored for quality control, systems administration and legal compliance purposes.

**What to do if you believe the information we hold about you is inaccurate**

If you believe that any information that we hold about you is inaccurate or out of date, please contact us and we will review the relevant information.

**How to contact us if you wish to discuss this policy**

If you wish to discuss any aspect of this policy please contact us by email or telephone.

**PART B - DISCLAIMER:**

This website and the articles on our website are not a substitute for independent professional advice. We do not warrant the accuracy, completeness or adequacy of the information or material on this website. All information is subject to change without notice. We and each party providing material displayed on this website disclaim liability to all persons or organisations in relation to any action(s) taken on the basis of currency or accuracy of the information or material, or any loss or damage suffered in connection with that information or material. You should make your own enquiries before entering into any transaction on the basis of the information or material on this website. Please ensure you contact us to discuss your particular circumstances and how the information provided applies to your situation.

**Quality of information - always check the information**

Before relying on the information on this website, users should carefully evaluate its accuracy, currency, completeness and relevance for their purposes, and should obtain professional advice relevant to their particular circumstances.  We and associated parties cannot guarantee nor assume any legal liability or responsibility for the accuracy, currency or completeness of the information or material.
Self Managed Reminder System.

The reminder system provided by us with this website is a Self Managed reminder system. Due to the World Wide Web being an insecure public network, there is a potential risk that a user's reminders are being viewed, intercepted or modified by third parties, files which the user downloads may contain computer viruses or other defects, or that changes in email addresses and other errors occur.  The reminder service provided by us should be treated as an additional prompt and not as the sole reminder for you to act upon.

We and associated parties accept no liability for any reliance by users on the Self Managed reminder system. Users are encouraged to take appropriate and adequate precautions to ensure that they do not rely on the Self Managed reminder system as their sole or primary source of notification/reminder to act upon.

**Links to external websites**

This website may contain links to other websites which are external to our website. It is the responsibility of the user to make their own decisions about the accuracy, currency, reliability and correctness of information contained in linked external websites.

Linkage to external websites should not be taken to be an endorsement or a recommendation of any third party products or services offered by virtue of any information, material or content linked from or to this website. Users of links provided by this website are responsible for being aware of which organisation is represented or providing the information or material on the website they visit.
Views or recommendations provided in linked websites do not necessarily reflect our views or recommendations, nor the views or recommendations of associated parties.

**Security of our website**

Users of our website should be aware that the World Wide Web is an insecure public network that gives rise to a potential risk that a user's transactions are being viewed, intercepted or modified by third parties or that files which the user downloads may contain computer viruses or other defects.

We and associated parties accept no liability for any interference with or damage to a user's computer system, software or data occurring in connection with this website. Users are encouraged to take appropriate and adequate precautions to ensure that whatever is selected from this website is free of viruses or other contamination that may interfere with or damage the user's computer system, software or data.

**Notification**

Notice of new or updated information or material available via our website may be emailed to our website members.