

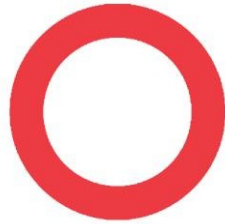
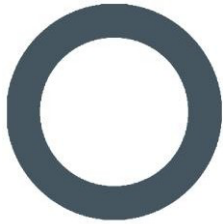
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## RACING LICENCE POLICY

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Secretariat	11 <sup>th</sup> of October 2016		2
Secretariat	12 <sup>th</sup> of October 2016		3
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**Singapore Cycling Federation**

**OCBC Arena**  
**5 Stadium Drive, #02-44**  
**Singapore 397631**  
**Tel. 67846621**



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## **Part One – Introduction**

The Singapore Cycling Federation (SCF) offers two categories of individual membership viz. (1) An SCF Individual Membership and (2) A UCI Race Licence which comes with an automatic SCF Individual Membership.

An Individual Member shall be any person above 12 years of age, who is willing to comply with the rules and regulations of SCF and UCI (Union Cycliste Internationale) including and not limited to:

- a. SCF Constitution
- b. SCF Technical Regulations (for Road and/or MTB)
- c. UCI Technical Regulations
- d. World Anti-Doping Code-compliant anti-doping rules applicable to cycling and the Olympic Movement Code on the Prevention of Manipulation of Competitions

Applicants who are below eighteen (18) years of age must have the written consent of their parent or guardian. Individual Members shall have no voting rights at SCF's General Meetings and shall be approved by the Board or by the Secretary General or GM if delegated by the Board.

The SCF Individual Membership fee is complimentary (signup required - see this link for registration details). <https://www.cycling.org.sg/members/members-licence-registration/>)

### **1) Racing licence**

In accordance to Part 1, "General Organisation of Cycling As A Sport," and Chapter 1 "Licence Holders" of the UCI Cycling Regulations,

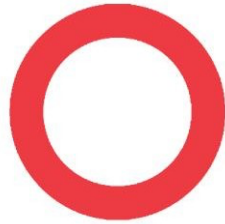
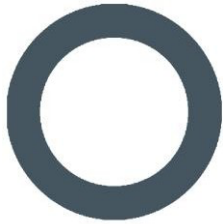
*The licence is an identity document confirming that its holder undertakes to respect the (UCI) Constitution and regulations and which authorise him/her to participate in cycling events. A licence holder may participate in a cycling event organised or supervised by the UCI, the UCI continental confederations, the UCI member federations or their affiliates.*

A key consideration makes reference to Chapter 1, 1.1.006, UCI Cycling Regulations,

*Before the licence is issued, the licence holder and the national federation (i.e. SCF) must ensure inter alia that the licence holder is adequately insured against accidents and civil Responsibility in every country where he practices competitive cycle sport or training throughout the year for which the licence is issued. In essence, the insurance is necessary to provide basic coverage for all amateur competitive riders with SCF subject to the terms and conditions of the insurer.*

### **Policy Revision (23 Jan 2017)**

The licensing and insurance arrangement will be lifted for all cyclists who register to take part in the "Sports Category," for all Road and MTB events listed in the National Ranking and Points System. You will now only need to pay the registration fee for the event AND,



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- a. Sign-off on an indemnity that you shall not hold SCF or the event organiser liable for any accident (involving medical claims) or incident (involving legal liabilities) that you may be involved in.
- b. Complete a Get Active Questionnaire (GAQ) as provided by the event organiser. This will certify that you are feeling well and will be ready to take part in a physical activity.
- c. While it is not compulsory, it will be good if you have some kind of personal accident cover for yourself.

With the lifting of the licensing and insurance requirement, do, however, note that the "Sports Category" will no longer be an event which can attract national ranking points or a yellow/pink jersey at the end of the racing season.

#### **UCI Licence**

This is a UCI Licence, with automatic SCF individual membership, and is priced at \$100.00 (for those 19 years old and above) and \$60.00 (for those who are 18 years old and under). (please note there is no pro-rated arrangement on joining in the calendar year)

#### **Day Licence**

- This is priced at **\$35.00**.
- There is a provision under UCI Regulations for a Day Licence. It is meant for someone who does NOT wish to be a member of the SCF and only wishes to obtain a licence to race in one particular event in Singapore. However, this will ONLY be announced and made available by SCF prior to an upcoming event.

### **2) Individual membership**

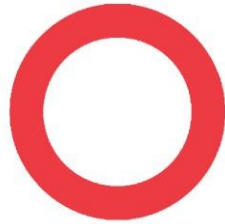
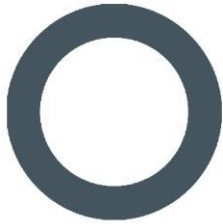
- An individual who signs up UCI Licence will become an automatic SCF Individual member.

### **3) Registration fee**

- In addition to the License fee and membership fee, all riders will have to pay a registration/participation fee as imposed by the SCF or event/race organiser.

### **4) Insurance coverage**

- UCI Regulations specifies that in order to compete in a race, a rider will have to have insurance coverage – personal liability and personal accident. These are defined as follows,
  - Personal Accident  
Accidental injury – An unforeseen event of violent, accidental, external and visible nature, occurring during the Period of Insurance, which results in Bodily Injury or Death.



- Personal Liability

Legal liability – subject to the terms, exceptions, limits and conditions contained herein or endorsed hereon the company will indemnify the Insured against.

All sums which the insured shall become legally liable to pay for compensation in respect of:

- (1) Accidental bodily injury to or illness of any person
- (2) Accidental loss of or damage to property happening during the period of insurance and occurring within the territorial limits stated in the schedule in connection with the business.

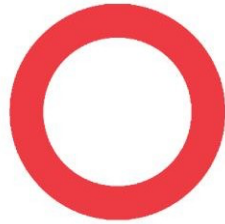
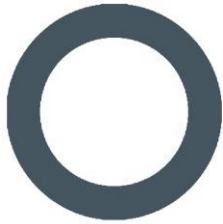
All costs and expenses of litigation,

- (1) Recovered by any claimant against the insured
- (2) Incurred with the written consent of the company in respect of a claim against the Insured for compensation to which the indemnity expressed in this policy applies.

- The SCF will purchase the insurance from Etiqa Insurance Pte Ltd on a preferential group rate (subject to no claims history).
- The insurance coverage will cover the individual for national competitive races organised or sanctioned by SCF, on an annual calendar-year basis. The extended coverage for the insured person includes the following:
  - Policy extends to cover coaches with the same terms and conditions as the athletes
  - Participating in training, programmes or competitions locally and overseas (Singapore, Malaysia and Indonesia Only) organised and endorsed by SCF.
  - Travelling to or from competitions and training sessions endorsed by SCF.

### **Steps – Endorsing Overseas Training & Competition**





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- The UCI Licence (with SCF individual membership and insurance coverage) is also extended to para-cyclists at the same rate of S\$100.00 or S\$60.00 per athlete per year (depending on his/her age). The benefit limits will remain the same as with other athletes.

## **Part Two - Application Process**

Membership application is annual for both categories of individual membership and is valid from the date of issue until 31<sup>st</sup> December of the licenced year. The application process generally will take 30 days. Once approved, all individuals will receive a digital membership card. Individuals who require a hardcopy UCI Race Licence may put in their request to [admin@singaporecycling.org.sg](mailto:admin@singaporecycling.org.sg).

The various membership application / renewal can be applied in the following ways:

- a) Application for **Individual Membership**
  - through Google Form **Online Application** - <https://forms.gle/EhfCoh6ihgrPEoyJA>  
(Link is also found at Singapore Cycling Federation website)
- b) Application for **UCI Race Licence**
  - through ActiveWorks **Online Application** - <https://endurancecui.active.com.event-reg/select-race?e=83078734>  
(Link is also found at Singapore Cycling Federation website)

## **Type of Membership**

### **1. An SCF Individual Membership**

#### **a. Membership Type**

- Individual members can be recreational / leisure (non-race) cyclists or certified and registered race officials.

#### **b. Additional Benefits**

- Attend SCF organized courses at **20%** off the published fee
- There will be discounts from partner brands (TBC and announced).
- Regular email updates and access to community programs such as cycle safe briefings, workshops, quarterly group rides, annual gala dinner, networking sessions.

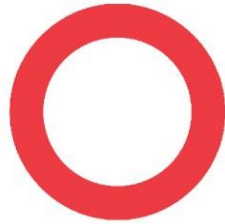
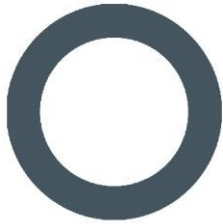
### **2. A UCI Race Licence (which comes with an automatic SCF Individual Membership)**

#### **a. Membership Type**

- Members under this category can be competitive cyclists who wish to take part in Singapore and/or overseas UCI events.

#### **b. Additional Benefits / Membership perks**

- Personal accident and Personal liability insurance coverage (For full details, kindly refer to the Benefits Limit Table below.).
- Attend SCF organized courses at 20% off the published fee

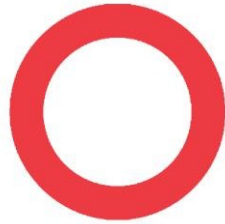
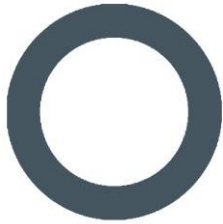


- There will be discounts from partner brands (TBC and announced).
- Have access to all UCI events.
- Regular email updates and \access to community programs such as cycle safe briefings, workshops, quarterly group rides, annual gala dinner, networking sessions.

➤ **Benefits Limit Table**

Benefits	Basis of Sum Insured (UCI Licence)		Basis of Sum Insured (SCF Day Licence)
	Per person: 6 to 65 years of age, renewable up to 75 years of age	Per person: 65 years above to 75 years of age	Will ONLY be announced and made available by SCF prior to an upcoming event
Price	\$100.00 or \$60.00		<b>\$35.00</b>
Scope of Cover	24 hours, worldwide	24 hours, worldwide	Coverage for a specific event on a 1-day basis
<b>(A) Accidental death and permanent disability</b>  <i>Bodily injury caused by violent accidental external and visible means</i>	\$100,000.00	\$50,000.00	\$100,000.00
<b>(B) Temporary total disablement</b>  <i>Covers injury which solely and directly totally disables and prevents an Insured Person from attending to his/her business or occupations (of any and every kind). An insured person must be gainfully employed to be entitled for benefit payout</i>	\$100 per week (excess of 7 days)	Nil	\$100 per week (excess of 7 days)



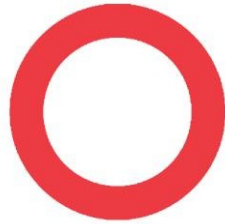
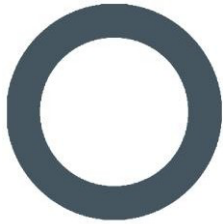


Benefits	Basis of Sum Insured (UCI Licence)		Basis of Sum Insured (SCF Day Licence)
	Per person: 6 to 65 years of age, renewable up to 75 years of age	Per person: 65 years above to 75 years of age	Will ONLY be announced and made available by SCF prior to an upcoming event
<p><b>(C) Temporary partial disablement</b></p> <p><i>Covers injury which solely and directly totally disables and prevents an Insured Person from attending to a substantial part of his/her business or occupations (of any and every kind).</i></p>	\$100 per week (excess of 7 days)	Nil	\$100 per week (excess of 7 days)
<p><b>(D) Accidental medical expense</b></p>	\$4,000.00 per policy year per injury (the Excess for Accident Medical Expenses will be \$100)	\$2,000.00 per policy year per injury (the excess for Accident Medical Expenses will be \$100)	\$2,500.00 per policy year per injury (the Excess for Accident Medical Expenses will be \$100)
<p><b>(E) Legal liability</b></p>	<p>\$1million (any one period/aggregate with excess of \$500 for each claim)</p> <p>Restricted to Singapore, Malaysia and Indonesia Only</p> <p>Note that all members, participants or co-trainees are not deemed as third parties</p>	<p>\$1million (any one period/aggregate with excess of \$500 for each claim)</p> <p>Restricted to Singapore, Malaysia and Indonesia Only</p> <p>Note that all members, participants or co-trainees are not deemed as third parties</p>	<p>\$1million (any one period/aggregate with excess of \$500 for each claim)</p> <p>Restricted to Singapore, Malaysia and Indonesia Only</p> <p>Note that all members, participants or co-trainees are not deemed as third parties</p>

➤ **Exclusions**

The Policy does not cover the following:

- Injury arising out of or in the course of the Insured Person's employment
- The Insured's obligations pursuant to any legislation relating to benefits or compensation for work related injuries.
- Insured's liability, or liability to a member of the Insured's Person's family.



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- Animal belonging to, or in the care, custody or used by or is in the care of an Insured Person.
- Property damage to property rented to or occupied or used by or is in the care of an Insured Person.
- Any wilful, malicious, or unlawful act.
- Breach of professional duty.
- Ownership or occupation of land or buildings (other than occupation only of any temporary residence)
- Ownership, possession or use of land, motor vehicles, aircraft or watercraft.
- Legal costs resulting out of any criminal proceedings.
- The influence of intoxicants, mountaineering, ski-racing in major events, ski-jumping, ice hockey, the use of bob sleigh or skeletons, riding or driving in races or rallies or the use of firearms.
- Judgements which are not in the first instance delivered or obtained from a court of competent jurisdiction within Singapore.

➤ **Key Policy Conditions**

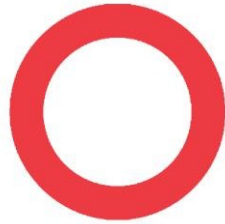
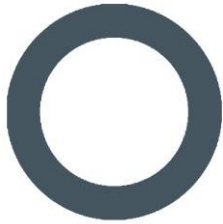
- All emergency accidents that occur locally or overseas are to be treated immediately at the nearest medical clinic or hospital. The medical report by the attending doctor is required for submission to claims.
- If the insured person has any other related insurance policy, only one full claim can be made, that is, either to SCF's insurer or his / her own insurer.
- The insured person is advised not to make admission of liability or responsibility for accident to injured party, claimant and/or their representatives until further advice from SCF or Etiqa Insurance Pte Ltd.

**Cancellation/Refund Policy**

SCF must be informed, with at least 14 calendar days of prior notice, in writing, of all cancellation/refund requests, subject to and understanding of the following conditions:

- a. The SCF Membership has not been utilized since its application;  
(e.g. membership used for course application, etc.)
- b. The UCI Race Licence has not been utilized since its application (e.g. licence already used at race/event) - note that the insurance portion is non-refundable as it is immediately effective upon successful application, and only \$30 is refundable.





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### **Part Three – Frequently Asked Questions**

- I. What does the SCF Group Personal Accident Insurance cover?  
SCF Group Personal Accident Insurance covers accidental death and permanent disability, accidental medical expenses reimbursement as well as protection against third-party liability that you are legally liable for:-
- a. Participating in training, programmes or competitions locally and overseas organised and endorsed by SCF.
  - b. Travelling to or from competitions and training sessions endorsed by SCF.  
The cover applies to Participants of a Day Licence

**To be endorsed by SCF, please write to [admin@singaporecycling.org.sg](mailto:admin@singaporecycling.org.sg) 3 weeks in advance to the event providing information/details on:**

- Competition Name
- Competition Venue/Country
- Dates (detailing the training dates and competition dates)
- Qualification Information (e.g. race results, organiser confirmation, etc.)

### **Updated (11 May 2017 and 18 Nov 2020):**

Etiqua Insurance Pte Ltd will indemnify you for legal liability to a third party for:

1. Injury to any person
2. Accidental loss of or damage to property

THIS POLICY EXCLUDES ALL PARTICIPANTS/MEMBERS/CO-TRAINEES AS THIRD PARTY.

### **II. Does the SCF Group Personal Accident Insurance cover me while I am overseas?**

Yes, you will only be covered when:-

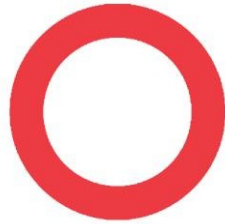
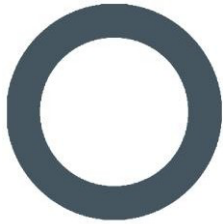
- a) Participating in training, programmes or competitions locally and overseas organised and endorsed by SCF.  
[for endorsement by SCF, please refer above at point (I).]

### **III. Does the medical expenses for injury due to accident benefit cover treatment at a Chinese medicine practitioner or chiropractor incurred due to injury?**

Yes, we will pay for you to be treated in Singapore by a Chinese medicine practitioner or chiropractor due to injury as long as the practitioners are registered and have a valid practicing certificate. We will pay up to the benefit limit.

List of registered Chinese medicine practitioners  
(<http://www.healthprofessionals.gov.sg/content/hprof/tcmpb/en.html>).

The cover applies to Participants of ad hoc events (limited to the sum insured)



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**IV. Can the policy be terminated?**

- a) You may terminate the policy any time prior to expiry by giving SCF seven (7) days' notice in writing.
- b) Automatic termination shall take effect:
  - Upon the death of the Insured; or
  - If the Insured ceases to be eligible on the grounds of age, and/or Residential Qualification; or
  - Upon full payment of benefit under Accidental death or Permanent Disability on the policy wording.

**V. What does the personal liability benefit cover?**

This benefit covers you if you are legally responsible for accidentally injuring someone or causing loss or damage to someone else's property while you are:-

- a. Participating in training, programmes or competitions locally and overseas organised and endorsed by SCF.
- b. Travelling to or from competitions and training sessions endorsed by SCF.

[for endorsement by SCF, please refer above at point (I).]

**We will indemnify the You for legal liability to a third party for:**

1. Injury to any person
2. Accidental loss of or damage to property

The cover also applies to Participants of a Day Licence

**VI. What is the age limit if I wish to apply for this policy?**

Anyone aged 6 to 65 years old and renewable up to 75 years old (based on last birthday) can be insured under the policy.

For aged 65 years old above to 75 years old (benefit A and D will be limited to 50% of standard coverage) – refer to [Benefits Limit Table](#)

**VII. If I am a foreigner or Singaporean Permanent Resident (PR), can I purchase this policy?**

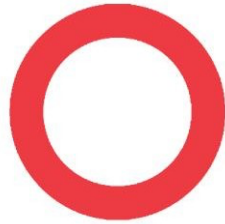
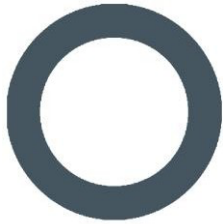
Yes, you can purchase this policy as long as you are a Singapore PR or hold a valid employment pass, dependent's pass, long-term visit pass, work pass or student pass in Singapore.

**VIII. Reference to Day Licence, Accidental medical expenses - "\$2,500 per policy year per injury (excess of \$100 for each claim)." What does it mean by per policy per year and does it mean that the participant can claim multiple times a year?**

For a Day licence the limit is \$2,500 per Day Licence and it will expire after one day. Since each participant is entitled to claim for accidental medical expenses, it would be one accident only for the day. It would not be two accidents on the same day and the day licence will expire after one day.

**IX. Reference to Day Licence, Accidental medical expenses - "\$2,500 per policy year per injury (excess of \$100 for each claim)." For excess \$100, does it mean that participant will need to pay the first \$100 for their medical fees?**

Yes.



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For medical billing below < \$100, the participant will absorb the entire cost.

For medical billing above \$100 > the participant will pay \$100 and Etiqa will cover the rest within the stipulated amount of \$2,500

**X. Can I make a claim directly to Etiqa Insurance?**

As SCF is the policyholder of the group policy with Etiqa Insurance Pte Ltd (Etiqa), all claims MUST be submitted to SCF and SCF will inform Etiqa on your behalf. Please ensure the claim form is properly completed with the supporting documents attached for Etiqa to assess your claim. Any uncompleted information will cause unnecessary delays to your claim submission.

You may email to <admin@singaporecycling.org.sg> or contact them at <67846621>

**Contact Etiqa Insurance Pte. Ltd.**

**Customer Care: +65 6887 8777**

**Email: customer.service@etiqa.com.sg**

**Locate Etiqa Insurance Pte. Ltd.**

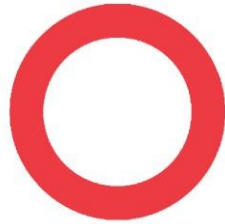
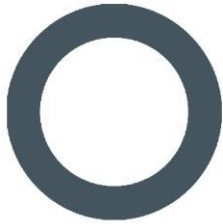
**Customer Service Centre**

**One Raffles Quay, #22-01 North Tower, Singapore 048583**

**Business Hours:**

**Monday – Friday: 8.30am to 5.30pm**

**(excluding Public Holidays)**



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#### **Part Four**

##### **Suspension / Expulsion**

If at any time, the SCF Board is of opinion that the conduct of any Individual Member is prejudicial to the reputation or interests of the Federation, the SCF Board shall have the power to expel or suspend, for a period not exceeding six months, as the SCF Board may determine.

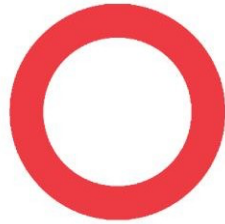
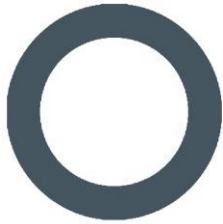
Before any Individual Member is expelled or suspended, the SCF Board or any authorized person shall give the Individual Member a minimum of seven days' written notice to attend a meeting of the SCF Board. The notice shall also inform the Individual Member of the complaints made against it. The Individual Member may have the option of explaining its conduct or voluntarily resigning from the Federation.

If the Individual Member does not consent to its suspension or expulsion as the case may be, the SCF Board shall submit the question to a specially appointed disciplinary board, whose members are appointed by the SCF Board.

At the hearing of the disciplinary board, the Individual Member whose conduct is under consideration may offer an explanation of its conduct either verbally or in writing. If such Individual Member refuses to attend the meeting, the disciplinary board may nevertheless proceed in the Individual Member's absence.

The disciplinary board shall present to the SCF Board its findings after giving the Individual Member the opportunity of being heard.

On receiving the findings of the disciplinary board, the SCF Board shall deliberate on the matter. If, and where appropriate, the SCF Board decides on the Individual Member's suspension or expulsion, it shall forthwith be suspended or cease to be an Individual Member as the case may be.



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**Part Five -**

**DECLARATION, as extracted from UCI Cycling Regulations, Para 1.1.023**  
**(included as a Waiver in the online registration portal)**

1. I hereby declare that I am aware of no reason why I should not be granted the requested licence/membership.

I undertake to spontaneously return my licence/membership in the event of any substantial change to the circumstances existing at the time of the application for a licence/membership.

I declare that I have not applied for a licence/membership for the same year to the UCI or to any other national federation.

I assume exclusive liability for this application and for the use that I shall make of the licence/membership.

I declare that I have taken the requisite insurance coverage for races organised or sanctioned by the UCI or SCF, and that the particulars relating to insurance coverage above are true, accurate and correct.

2. I hereby undertake to respect the Constitution and Regulations of the International Cycling Union (UCI), its Continental Confederations (i.e. Asian Cycling Confederation, ACC) and its National Federations (i.e. Singapore Cycling Federation).

I declare that I have read or have had the opportunity to become acquainted with the aforesaid Constitutions and Regulations.

I acknowledge and agree that my personal information provided as part of my application shall be passed and held by the UCI.

I shall participate in cycling competitions or events in a sporting and fair manner.

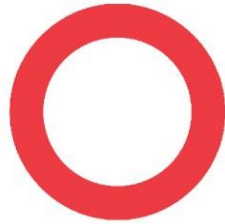
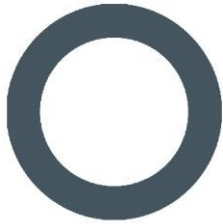
I shall submit to disciplinary measures taken against me and shall take any appeals and litigation before the authorities provided for in the regulations. I accept the Court of Arbitration for Sport (CAS) as the sole competent body for appeals in such cases and under the conditions set out in the regulations.

I accept that the CAS shall be the court of last instance and that its decisions shall be definitive and without right of appeal. With those reservations, I shall submit any litigation with the UCI solely to the courts within whose jurisdiction the head offices of the UCI lie.

3. I agree to submit to and be bound by the UCI anti-doping regulations, the clauses of the World Anti-Doping Code and its international Standards to which the UCI anti-doping regulations refer and to the anti-doping regulations of other competent bodies as per the regulations of the UCI and the World Anti-doping Code provided that they comply with that Code.

I agree that the results of the analysis may be made public and communicated in detail to my club or team or to my paramedical assistant or doctor.

I agree that all urine samples taken shall become the property of the UCI which may have them analysed, especially for purposes of health protection research and information.

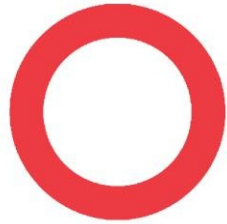
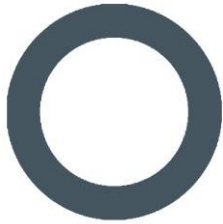


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I agree that my doctor or the doctor of my club or team may, on a request from the UCI, communicate to it a list of any medicines I may take and treatment I may undergo before any given competition.

4. I accept the conditions regarding blood testing and accept to undergo blood tests.
5. I have read and agree to abide by Singapore Cycling Federation's Constitution (<https://singaporecycling.org.sg/pages/scf-constitution>).
6. I have read and agree to abide by Singapore Cycling Federation's Technical Regulations and Event Specific Technical Guide (<https://singaporecycling.org.sg/pages/technical-regulations>).
7. By applying and submitting your membership with Singapore Cycling Federation (SCF), you agree to abide by all of Singapore Cycling Federation's policies and procedures. For more information on the respective policies, kindly visit our website: <https://www.singaporecycling.org.sg/>.
8. I acknowledge and agree that as part of my licence application to Singapore Cycling Federation, my personal data may be collected, used and disclosed for the following purposes in accordance with the Personal Data Protection Act 2012 and Singapore Cycling Federation's Privacy Policy:
  - a. Singapore Cycling Federation may collect and use your personal data for:
    - i. performing obligations in the course of or in connection with our provision of the goods and/or services requested by you;
    - ii. verifying your identity;
    - iii. responding to, handling, and processing queries, requests, applications, complaints, and feedback from you;
    - iv. managing your relationship with us;
    - v. processing payment or credit transactions;
    - vi. sending your marketing information about our goods or services including notifying you of our marketing events, initiatives and promotions, lucky draws, membership and rewards schemes and other promotions;
    - vii. complying with any applicable laws, regulations, codes of practice, guidelines, or rules, or to assist in law enforcement and investigations conducted by any governmental and/or regulatory authority;
    - viii. any other purposes for which you have provided the information;
    - ix. transmitting to any unaffiliated third parties including our third-party service providers and agents, and relevant governmental and/or regulatory authorities, whether in Singapore or abroad, for the aforementioned purposes; and
    - x. any other incidental business purposes related to or in connection with the above.
    - xi. Any other purposes which we notify you at the time of obtaining your consent.
  - b. Singapore Cycling Federation may disclose your personal data:
    - i. where such disclosure is required for performing obligations in the course of or in connection with our provision of the goods or services requested by you; or
    - ii. to third party service providers, agents and other organisations we have engaged to perform any of the functions listed in point 6(a).
9. Please visit our website <https://singaporecycling.org.sg/pages/privacy-policy> for further details on SCF's Privacy Policy, including how you may access and correct your personal data or withdraw consent to the collection, use or disclosure of your personal data.





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By checking out from the online form, you are deemed to have accepted and bound by the Declaration above.