



InsuResilience

## RISK TALK – Community rules

### Preamble

RISK TALK is a new interactive online community that bridges supply of innovative risk transfer solutions with vulnerable countries and communities who could benefit from financial protection to manage climate risks. RISK TALK is implemented by the InsuResilience Secretariat in contribution to the Executive Committee of the Warsaw International Mechanism for Loss and Damage of the UNFCCC.

### Appropriate use

RISK TALK is based on open, polite communication. The respectful interaction of all RISK TALK participants and users shall go hand in hand with the freedom of expression and truthful speaking. A crucial factor is the respect for the opinions of others. This is why InsuResilience Secretariat (c/o GIZ) asks you to observe the following RISK TALK community rules for appropriate use:

- All contributions to RISK TALK discussions shall be constructive, current and focus on RISK TALK's main topic - climate change risk transfer
- Since questions that are posted are anonymous for the community at large we expect all users to formulate open, concrete questions and not disguised statements of any kind.
- You may not apply material or integrate links to content that is disrespectful, offensive, obscene, vulgar, degrading, defamatory, business-damaging, extremist, discriminatory, hateful, abusive or provocative.
- You may not use abusive language. You may not publish threats, suspicions, fake content, conspiracy theories, pornography, calls for violence and political propaganda. Flooding, multiple posts and contents created by bots are not permitted.

English is the working language of RISK TALK. Your communications in English is expected to achieve the greatest coverage. You may also post in one of the five other official UN languages. These are Arabic, Chinese, French, Russian and Spanish. Please note that fewer or no experts

may be available to answer questions languages other than English. This may result in delayed response or no response at all.

The User Manager retains the right to delete any contribution that is not according to the RISK TALK community rules. The User Manager is an employee of the InsuResilience Secretariat.

### **Copyright, intellectual and industrial property rights, trademarks**

The copyright for all content and material that you post on RISK TALK remains exclusively with you.

If you wish to complement the community discussions with material or content that is protected by laws\*, you need the written permission of the copyright holder, respectively of the owners.

You are fully responsible for any copyright violations or infringements of the mentioned laws.

\*For example, copyright agreements, trademark or ownership laws and further laws that protect intellectual property rights and industrial property rights.

### **Protection of content**

We believe that RISK TALK community shall be the only home of our contents.

That is why you may not redistribute other users' contributions to the discussions or any other content and material of the RISK TALK community for whatever commercial or non-commercial purpose unless explicitly sanctioned by the originator of the content.

### **Sensitive information**

We respect the confidentiality of subjects and data. Posting confidential information can cause serious damage to companies, institutions and individuals or harm the rights of privacy and is therefore not acceptable.

Consequently, RISK TALK is no place to disclose any confidential data. Thus, you may not publish sensitive information of companies, institutions or individuals, including user data and personal data. In this respect, we invite you to check your contributions before publishing.

## Advertising and commercial purposes

RISK TALK focuses on specialist discussions related to climate change risk transfer. Therefore, it is our objective to protect the community and all participants from inappropriate commercial content.

Mentioning companies, political parties and organizations, non-profit organizations and other online communities or blogs should contribute to the RISK TALK discussion's quality.

Advertising, spamming and any other form of commercial activities are not allowed on RISK TALK. This includes selling, marketing or promoting existing products of an individual company, services and consulting offerings of any kind. RISK TALK is also no place for donation appeals.

## Identity and registration

Safeguarding your identity and the identity of all RISK TALK participants is fundamental for the transparency and integrity of our community. With this in mind, please consider the following:

- If you register for RISK TALK, make sure that you provide correct data. This is necessary to ensure the authenticity of your contributions, the integrity of RISK TALK and the quality of the community discussions. Your RISK TALK user name must be identical with your real name.
- A RISK TALK user must be an individual and not an organization.
- You may not share your user data to third parties. You may not create false identities, use the identities of other users and create more than one user account.

## Violation of the community rules

We trust in the self-regulating power of the community. If you find inappropriate content, please address your concerns directly to the originator of the content using the comment function and refer them to our community rules.

If this does not lead to a resolution, you may use the "report" function and a User Manager will investigate the matter.

The community rules serve the protection of our community. A multiple and repeated violation of the community rules may lead to exclusion from RISK TALK, in particularly serious cases even without previous notice.

## **Disclaimer**

The views expressed on RISK TALK are those of the Users and do not necessarily reflect the views of the Executive Committee of the Warsaw International Mechanism for Loss and Damage associated with Climate Change Impacts or of the UNFCCC secretariat nor the InsuResilience Secretariat or its donors. The User specifically acknowledges and agrees that the Executive Committee of the Warsaw International Mechanism for Loss and Damage associated with Climate Change Impacts, or any of its member, and the UNFCCC secretariat are not liable for any conduct of any User.