

Using AI Responsibly: Do's and Don'ts

A practical guide created by the International Superyacht Society

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Disclaimer: This is a practical guide, not legal advice, and does not replace your firm's compliance obligations.

AI is one of the most useful tools to reach our industry in years. It drafts and summarizes documents in seconds, turns scattered notes and adverse-media results into clean first drafts, speeds up research, and takes the grind out of repetitive work so you can spend your time on judgment and client relationships, which is where the value sits.

The goal of this guide is not to talk you out of using it; it is to help you use it well. The reason care matters is the material we handle: identity documents, source-of-funds records, beneficial ownership structures, sanctions and PEP results, guest profiles, crew contracts, and charter agreements. Clients and guests hand this over expecting discretion, and our reputation is the asset that keeps them coming back, so one incident involving that data is a reputation event with regulatory consequences.

AI now sits inside much of the software we already run, so the question for every task is the same one we ask of any client: do we know what this is, where the information goes, and whether that is acceptable?

Used carefully, AI makes good professionals faster and sharper. Used carelessly, it can expose the very data we are paid to protect. These do's and don'ts are how to tell the difference.



The 90-Second Self-Audit

1



Can you say, right now, whether **“train on your data”** is **on or off** in your ChatGPT, Claude, Gemini, and Perplexity accounts?

2



Have you **read the data terms** on the AI plan you pay for, or are you assuming that “Pro” or “Plus” buys you legal protection?

3



If you have **linked an AI tool to your email**, do you know the exact scope you granted, and when you last reviewed third-party access in your account?

4



If you run a desktop AI tool (Claude Desktop, Cowork, ChatGPT desktop), do you know **which folders and files** it can reach?

5



Are any **API keys** sitting in your code or in .env files that could end up somewhere they should not? An API key is a password for your code: anyone who has it can use the service on your account, your bill, and your permissions until you revoke it.

6



Do you have a **password manager** and **two-factor** turned on for every AI account?

One Rule, Three Questions



THE COFFEE SHOP RULE:

If you would not say it out loud in a **public place**, do not type it into AI.

1

What you put in.

Free tools are public. A paid plan buys speed, not legal protection. And AI will state wrong things with full confidence, so **check before you act**.



FREE TOOLS
ARE PUBLIC



PAID PLAN BUYS
SPEED, NOT LEGAL
PROTECTION



AI CAN BE
CONFIDENTLY
WRONG

**CHECK BEFORE
YOU ACT**

2

What it can see.

In a browser it sees only the open tab. A desktop app can open and read your files. An agent reaches whatever you clicked **OK** to on install.



BROWSER:
SEES ONLY
THE OPEN TAB



DESKTOP APP:
CAN OPEN AND
READ YOUR FILES



AGENT: REACHES
WHATEVER YOU
CLICKED **OK** TO
ON INSTALL

3

What you build with it.



Never paste passwords or keys into code.



Install tools only when you know who made them.



Tell clients which AI you used.



NEVER PASTE
PASSWORDS
OR KEYS
INTO CODE



INSTALL TOOLS
ONLY WHEN YOU
KNOW WHO
MADE THEM



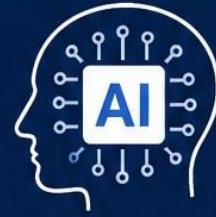
TELL CLIENTS
WHICH AI
YOU USED



Think public. Share safe. Build trust.



DOs



1

Do assume AI is already in your stack until you check.

Features arrive through updates nobody reviewed.
Team members are roughly three times more likely to be using generative AI than leadership assumes.

2

Do match the tool to the sensitivity of the data.

For identity, financial, or due diligence material, use tiers where model training is off by default (business, enterprise, API) or where you have switched it off yourself.

3

Do check the exact tool and plan you use.

Some assistants train on your chats by default on free tiers but not on paid business ones. LinkedIn for example trains on your posts and activity by default, with a setting to stop it. The answer changes by vendor and plan.

4

Do treat every output as a first draft.

Verify names, figures, and facts against the source.
Even in regulated KYC and AML work, people validate the output and own the decision.

5

Do confirm consent for AI in meetings and chats.

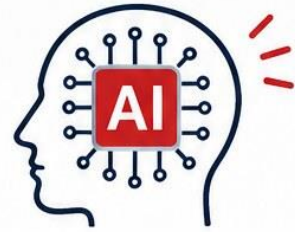
Get recording consent and check whether AI features are live in the channels you use with clients.

6

Do keep your disclosures current.

Make sure privacy notices, client terms, and crew agreements reflect how your tools work today.
If they predate your current tools, review them.

DON'Ts



Don't assume a tool is "not AI" because you never switched anything on.

Adobe Acrobat's AI Assistant, for one, shipped across existing subscriptions and can run sensitive documents through AI that was never a deliberate choice.



Don't paste sensitive input when you cannot confirm what happens to it.

If you cannot answer where the data goes, that uncertainty is your answer. Stop.



Don't assume every tool behaves the same way.

Defaults, opt-outs, and retention differ across vendors and across plan tiers.



Don't let an AI summary stand in for the source document.

On anything that matters, read the underlying record. Confident text is not verified text.



Don't forget the listeners in the background.

Transcription tools and messaging assistants may be capturing and processing conversations without an obvious prompt.



Don't repurpose data in ways the person would not expect.

Information should flow only in ways consistent with why it was collected. What a client gave you, for due diligence should not quietly become an input for something else.



QUESTIONS TO ASK THIS WEEK



1 Which AI tools are in use right now, approved or not, and what data do they touch?

Include document, communication, scheduling, and marketing software.



2 If you manage client data, does one consistent policy cover it across all your work?

Without a shared standard, every engagement runs on individual judgment calls.



3 Which vendors hold your data, and what AI features are switched on in those agreements?

Read the terms and ask your account rep; processing is often already underway.



4 Do your vendor agreements say what happens to your data if the vendor is acquired, restructures, or is breached?



5 If you were breached today, what data would be exposed, and across how many jurisdictions would you have to notify?



6 Have the people whose data you hold been told how your AI tools handle it?

Check that notices and terms match actual use.



NONE OF THIS IS A REASON TO *Hold Back.*

1. The professionals who get the most out of AI are not the ones who avoid it; they are the ones who **set it up properly, know what their tools can see, and stay deliberate** about what they feed in.
2. Treat it the way you treat any new working relationship: **understand it before you trust it, give it only what it needs, and verify what it gives back.**
3. Do that, and AI becomes exactly what it should be, **a tool that makes careful people faster without ever putting your clients, your reputation, or your firm at risk.**

DISCLAIMER

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SOURCES

McKinsey & Company, How agentic AI can change the way banks fight financial crime (2025); Southern Sky AI, AI Security Landmark for Maritime (2026) and AI Tools Data Policy Guide v1.0 (2026); LexisNexis, Know Your Customer (KYC) Explained; Plaid, What KYC is and why it matters in financial services (2025); Icertis, What Is a Data Processing Agreement (2025); H. Nissenbaum, Privacy as Contextual Integrity (2004).

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