

## **Important Notes**

### **How do you use my personal information?**

We and our selected third parties (i.e. general insurance providers with whom we hold an agency agreement) will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/ or contract of insurance and/ or provision of financial services that you have requested e.g. the provision of credit; (ii) to meet our legal or regulatory obligations; or (iii) for our 'legitimate interests'. It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services and those of insurance providers with which we hold an agency. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are: -

- To provide you with a quotation and/ or contract of insurance;
- To identify you when you contact us;
- To deal with administration and assist in the claims procedure;
- To make and receive payments;
- To obtain feedback on the service we provide to you;
- To administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- For fraud prevention and detection purposes;
- To make you aware of other insurance products and services that we feel may be of interest

We will contact you to obtain consent prior to processing your personal information for any other purpose.

### **Who do you share my personal information with?**

Where necessary we will share the personal information you gave us for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- Associated companies including reinsurers, suppliers and service providers;
- Introducers and professional advisers
- Regulatory and legal bodies
- Credit reference agencies
- Healthcare professionals, social and welfare organisations and;
- Other insurance companies and wholesale insurance providers/ intermediaries

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below: -

- Regulatory and Legal Bodies
- Central Government or local councils
- Law enforcement bodies, including investigators
- Credit reference agencies
- Other insurance companies and wholesale insurance providers/ intermediaries

### **How do you use my personal information for websites and email communications?**

When you visit our website we may collect information from you such as your email address. This information may be used to provide you with details of insurance products that we feel may be of interest. Our website does not use cookies or any other tracking technology. You may be directed to websites of other insurance providers, in which case they will advise you how they will handle your personal information. We accept no liability whatsoever for any consequences of third party data processing.

### **How do you transfer my personal information to other countries?**

We do not, of ourselves, transfer personal information out of the UK. However an insurance company or intermediary to whom we provide personal information as above, may do so – in which case their statement about use of personal information will inform you of the fact and how to find out how the data is protected.

### **How long do you retain my personal information for?**

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

## What are my data protection rights?

You have a number of rights under the data protection laws, namely:

- To access your data (by way of a subject access request);
- To have your data rectified if it is inaccurate or incomplete; (this is extremely important in the case of insurance products as inaccurate data may result in us recommending an unsuitable product)
- In certain circumstances, to have your data deleted or removed;
- In certain circumstances, to restrict the processing of your data;
- A right of data portability, namely to obtain and reuse your data for your own purposes across different services;
- To object to direct marketing
- Not to be subject to automated decision making (including profiling), where it produces a legal effect or similarly significant effect on you;
- To claim compensation for damages caused by a breach of the data protection regulation;
- If we are processing your personal information with your consent; you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

## What happens if I fail to provide my personal information to you?

If you do not provide us with your personal information, we will not be able to provide you with an accurate recommendation of insurance product, nor assist you with any claims that you may have. We accept no liability for any losses arising directly or indirectly from the failure of provision of personal information.

## How do you use my claims history?

You must advise us of any previous incidents that could have given rise to a claim under the type of insurance policy for which you seek cover. Failure to do so may result in an insurance policy failing to provide the protection needed. We accept no liability for any losses arising directly or indirectly from the failure of provision of claims history.

We, or Insurance companies may search the Claims and Underwriting Exchange Register (CUE), the Motor Insurers' Bureau (MIB) and other relevant databases when you apply for insurance or a quotation, in the event of any incident or claim or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

## Fraud prevention and detection

In order to prevent and detect fraud we (or other insurance intermediaries/ providers) may at any time: -

- Check your personal data against counter-fraud systems
- Use your information to search against various publicly available and third party resources; use industry fraud tools, undertaking credit searches and to review your claims history
- Share information about you with other organisations including, but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition your name may be registered on the Insurance Fraud Register, an industry-wide fraud database.

## Who is the Data Controller?

B. Portwood & Co Ltd, 44 Medomsley Road, Consett. Co. Durham. DH8 5HA. Tel (01207) 509446 e-mail [consett@portwood.co.uk](mailto:consett@portwood.co.uk)

## Who is the Data Protection Officer?

John Portwood ACII, who may be contacted by telephone (01388 607140) or e-mail [john.portwood@portwood.co.uk](mailto:john.portwood@portwood.co.uk)

**If you take out or renew an insurance policy through B. Portwood & Co Ltd, you are deemed to have accepted how we utilise your personal data and understand your rights and our responsibilities for such use.**

