

PRIVACY POLICY

We act as data controller for the information you provide to us. This document details how this information will be used.

Legal basis for processing data:

There are several lawful bases under which we can hold and process your data. Martin Bird Insurance Brokers will hold and process your data:

- Processing is necessary for the performance of a contract with the data subject or to take steps to enter into a contract
- Processing is necessary for compliance with a legal obligation
- Necessary for the purposes of legitimate interests pursued by the controller or a third party, except where such interests are overridden by the interests, right or freedoms of the data subject
- For reasons of substantial public interest (health and criminal convictions)

Information we collect about you:

When you contact us for an insurance quotation we collect the relevant information needed by an insurer to calculate the premium and understand your insurance needs. The information varies dependant on the risk to be insured. It may be necessary to collect sensitive personal data and/or we may need information (including sensitive personal data) about your employees or other members of your household or family (including children) who may also be included on your policy e.g. employees or family members who may drive your vehicles or may be included on a travel insurance policy.

We collect this information:

Information is collected during our meetings, telephone conversations, letters, e-mails with you and through the completion of proposal forms and fact finds or via online submission forms.

We store your personal data:

Martin Bird Insurance Brokers use several data storage methods which include:

- Electronically on emails
- Manually in paper records
- Electronically on the SSP Pure System Cloud

Information held on the SSP Pure system is securely backed up and your data encrypted to protect your data from cyber-attacks and on line hackers and manual records are stored in secure locked offices.

How your information will be used and who might it be shared with:

The information we collect will be passed to insurers to enable them to calculate insurance quotations to meet your requirements and/or handle claim(s) you are making under the policy.

In order to obtain the most appropriate policy it may be necessary to pass your information to other insurance intermediaries who are authorised and regulated by the Financial Conduct Authority.

Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We may share your data with other third parties in order to meet our legal or regulatory requirements. This includes statutory bodies and third parties who request information about you that they need to help prevent or detect crime and fraud or organisations who are responsible for tax or where we are required to give this information under an order of the court or legislation.

Should you wish to pay your premium by instalments we may pass your information to a premium finance provider however, this will not be done without discussing payment options with you first. Insurers and credit providers may use publicly available data which they obtain from a variety of sources including a credit reference agency and other external organisations. Their search will appear on your credit report whether or not your application proceeds. As well as these searches insurance companies may use a credit check to ascertain the most appropriate payment options for you. This credit check will also appear on your credit report whether or not your application proceeds.

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Insurers exchange information through various databases to help check information provided and to prevent fraudulent claims. Specifically, Insurance Database Services Limited (IDSL) hosts the Claims and Underwriting Exchange (CUE) which holds a record of incidents reported to insurance companies by policyholders and third party claimants.

Insurers may validate the information provided by you, both about yourself and about any other person named on the application, against the information held on CUE and against other databases hosted by IDSL. Insurers may use this information to consider whether to accept the risk.

For details relating to information held about you on the Claims and Underwriting Exchange please visit www.insurancedatabases.co.uk.

We keep your data for:

We will not hold your data for any longer than is necessary.

Your personal data is processed by our staff in the UK. However, for the purposes of IT hosting and maintenance this information may be located on servers within the European Economic Area.

Your rights of access:

Under the GDPR you have a right to obtain a copy of the personal information that we hold about you free of charge. If you believe that any information held is incorrect or incomplete, you should contact us (see contact details below). Any information that is found to be incorrect or incomplete will be amended promptly.

Your Right to Data Portability

You have the right to request us to transmit your data directly to another organisation which we will undertake if this is technically feasible. We will respond to your request within one month and if we are unable to action a request we will explain why.

Erasure Rights:

You have the right to request the deletion or removal of your personal data if you feel there is no compelling reason for its continued processing.

Your right to object:

Under the GDPR you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us processing your personal data we will stop unless there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim.

Your Right to Complain:

You have a right to complain to the Information Commissioners Office if you feel there is a problem with the way Martin Bird Insurance Brokers is handling your data. Please contact <https://ico.org.uk/concerns/handling/>

Marketing

Martin Bird Insurance Brokers take your privacy seriously and will only use your personal information to administer your account and to provide insurance products and services.

We will not use your information or share your information with any other company for marketing purposes.

Contact Details

If you need any further information or need to contact us please write, telephone or email us at the above address.