

Privacy Notice

There are new rules under the General Data Protection Regulation ('GDPR') regarding the processing of personal information, which come into effect in May 2018. In order to comply with this new legislation, we need to ensure that we explain:

- who we are.
- what information we hold,
- from where we might collect your personal data,
- how we use and secure your personal data,
- with whom we will share it,
- how long we keep it, and
- your rights.

Who are we?

Guest Krieger Ltd is the Data Controller and Data Processor of the information you provide us.

You can raise any general data protection queries with us by sending us an email to <u>info@guestkrieger.com</u> or by writing to the Data Protection Officer, Guest Krieger Limited, 68 Cornhill, London, EC3V 3QX. Please give us as much detail as possible to help us meet your request.

What information do we hold?

We hold information about you that enables us, as a firm, to obtain and provide you with a quotation appropriate to your insurance requirements, to place an insurance contract on your behalf, and to deal with any claims that might arise therefrom. This is known as 'legitimate interests'. We will need to collect and process certain personal data which may include, but is not necessarily limited to, your name, address, telephone number, email address, postal address, occupation, date of birth, details and disclosures related to your insurance enquiry, and payment details including your bank account number and sort code.

In some cases, we may also need to request, collect and process more sensitive personal information such as, but not limited to, details of convictions or medical history for us to provide you with the insurance product you have requested, or to process a claim. This information will be collected as it is considered necessary for a legitimate insurance purpose and for any contractual obligations that arise from the provision of insurance products and services to you. If you object to the use of this information, we may be unable to offer you that product or service.

Where we might collect your personal data from?

We generally collect your personal data from yourself but in some cases such as for a personal accident and travel policy, we may be provided with GP or independent medical reports required for specific insurance cover. In the event of a claim, third parties including the other party to the claim, witnesses, experts (including medical experts), loss adjusters, solicitors and other legal representatives and claim handlers may provide personal data.



How will we use and secure your personal information?

We will use your personal information only to assess and provide the products or services that you have requested, and to communicate with you.

We aim to keep the personal information we hold about you as accurate as possible, but we will rely on you to update the personal information we may hold as necessary. You can inform us of a change in your details by contacting your account handler or claims contact at any time.

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices, including storage in electronic and paper formats.

Any new information you provide us may be used to update an existing record we hold for you.

Who will we share your information with?

The insurance process involves the sharing of your personal data between insurance market participants such as insurers or loss adjusters, some of whom you will not have direct contact with. In these instances, any information provided will only be disclosed by Guest Krieger to allow for the provision and administration of the service provided e.g. for the verification of any quotation given to you, for claims processing or underwriting.

If we provide information to a third party, we will require that party and any of its agents to take all reasonable steps to ensure that your data is treated securely and in accordance with this Privacy Notice.

We will not share your personal information with third parties for marketing purposes or for any other purpose without your consent, unless required to do so by law.

How long will we keep your information for?

We will not keep your personal information longer than is necessary for the purpose for which it was originally provided. We may, however, need to keep your information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by you or a third party at a future date, even after your contract with us has ended.

Your rights

Under certain conditions, you may have the right to:

- request that we provide you with further details on the use we make of your personal data;
- request that we provide you with a copy of the personal data that you have provided to us;
- request that we update any inaccuracies in the personal data we hold;
- request that we delete your personal data that we no longer have a lawful ground to use;
- withdraw your consent so that we can no longer process your data;
- object to the processing of your personal data unless there are compelling reasons for us to do so; and
- request the restriction of how we use your personal data.

If you are not satisfied with our use of your personal data, or our response to any request by you to exercise any of your rights, or if you think that we have breached the general data protection regulations, then you have the right to complain to the Information Commissioners Office (ICO). Further details of your rights and your right to complain to the ICO can be obtained by visiting the ICO website at https://ico.org.uk/.