



Broadhurst & Company Insurance Brokers

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ESTABLISHED 1936

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Privacy Notice

With effect from 11th June 2020

Who we are

Broadhurst & Company are an independent general insurance intermediary authorised and regulated by the Financial Conduct Authority (Reference No 304799). The terms 'you', 'your' and 'yours' means any enquirer, policyholder (including any insurable interests), prospective policy holder, customer, supplier or business partner.

Privacy statement

The information you provide will be processed in accordance with the Data Protection Act 1998 and the General Data Protection Regulation. We will not pass information to third parties for marketing or market you ourselves without your consent. We are committed to the privacy and confidentiality of the information provided by you to us. This Privacy statement describes how Broadhurst & Company collects, stores and uses personal information. We have a legal duty to protect any information that we collect from you, or about you. We use appropriate technologies and procedures to safeguard your details and keep to strict security standards to prevent unauthorised access to it. Please note that by submitting Personal Data manually or in electronic form to us and/or by using any of our websites, you give your consent that all Personal Data on each occasion that you submit may be processed by us. For the purposes of this we are Processors and Controllers. The terms of this statement may change, so please check it from time to time.

Information we process

You should understand that information you provide, have provided and may provide in future will be processed by us, in compliance with UK data privacy laws for the purpose of providing insurance and insurance quotations, handling claims and/or responding to complaints. At renewal, we shall assume the personal and any special categories of data we hold about you is correct, and will ask you to confirm this. We will then use this to provide quotations when policies fall due for renewal. If this is not the case, and the data has changed in any way, please let us know.

Information containing personal and sensitive personal information

Information we process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, date of birth, driving licence, passport or national insurance number. Personal information is also information that can identify an individual through a work function or their title. In addition, personal information may contain sensitive personal information; for example, this can be information about your health, financial history and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which you provide it and to carry out the services as set out within this notice.

Collecting electronic information

If you contact us via an electronic method, we may record your electronic identifiers, such as your:

- internet protocol (IP) address
- email address
- Twitter handle
- Facebook profile

The above list is not intended to be definitive, as methods used to contact us will change over time and technologies will be introduced, change or fall out of favour.

Your telephone company may also provide us with your telephone number.

How we use your information

Your personal and/or sensitive personal information may be used by us in a number of ways, including (but not limited to):

- assess insurance and financial risk
- ensure that you are eligible to hold an insurance policy (for example, that you are not the subject of the UK Government's financial sanctions)
- arrange and administer an application for insurance
- manage and administer the insurance
- investigate, process and manage claims; and/or prevent fraud
- To tell you about important information that may affect your insurance such as changes in law and advice on risk management and to send you information about other products that would complement your existing insurance arrangements and offer protection against other insurable risks that may be suitable for you

Public and Private Data Checks

To ensure insurers and credit providers have the necessary facts to verify your identity, help prevent fraud and carry out risk profiling which allows them to calculate your premium and payment options, they may obtain information about you, any person named on the application and your home or vehicle from publicly available sources and trusted third parties when you ask for a quote, when preparing your renewal and sometimes if you change your cover in order to offer you a monthly credit payment option.

This may include a quotation search from a credit reference agency (CRA). This will appear on your credit report whether or not you take out or renew a contract with them and may be visible to other credit providers. It will be clear it is a quotation and not a credit application by you.

Who we share your information with

We may pass your personal and/or sensitive personal information to relevant third parties, including (but not limited to) insurers; regulators; authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters; your own agents; surveyors and claims handlers.

We may also share your personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies, within the Group and with industry-related third parties to:

- assess insurance and financial risks;
- recover debt; and/or
- prevent and detect crime.

We may also share your personal (but not sensitive) data with other relevant parties to allow the normal and smooth operation of your insurance policy. Examples may include (but are not limited to):

- Confirmation that your policy payment has (or has not) been successfully received
- Provision of your contact details (including telephone numbers, email and postal addresses), perhaps to allow a claim to be investigated or progressed
- Provision of copy policy documentation

Why it is necessary to share Information

Insurance companies share data for many reasons, including to:

- ensure that more than one claim cannot be made for the same personal injury or property damage
- check that claims information matches what was provided when the insurance was taken out
- act as a basis for investigating claims when we suspect that fraud is being attempted; and/or
- respond to requests for information from law enforcement agencies.

Single policy holder point of contact

Whilst there may be many parties associated with an individual insurance policy, we would routinely expect there to be a designated single point of contact for each policy, responsible for making payments to, and communicating with us. In turn, they would be the sole recipients for all policy documentation and would be responsible for liaising with other interested parties in the policy. Clearly, such a point of contact will inevitably have visibility of all personal or sensitive data held in respect of the policy and not just their own data.

The transferring of information outside the European Economic Area

In providing insurance services, we may transfer your personal and/or sensitive personal information to other countries including countries outside the European Economic Area. If this happens we will ensure that appropriate measures are taken to safeguard your personal and/or sensitive personal information.

Access to your Information

You have a right to know what personal and/or sensitive personal information we hold about you. If you would like to know what information we hold, please contact us at the address listed within this notice, stating the reason for your enquiry. We may write back requesting you to confirm your identity. No charge will be made for processing your enquiry.

If we do hold information about you, we will:

- give you a description of it
- tell you why we are holding it
- tell you who it could be disclosed to; and
- let you have a copy of the information in an intelligible form.

If some of your information is inaccurate, you can ask us to correct any mistakes by contacting Broadhurst & Company.

Providing consent to store and process your information

By providing us with your personal and/or sensitive personal information, you consent to your information being used, processed, disclosed, transferred and retained for the purposes set out within this notice. If you supply us with personal information and/or sensitive personal information of other people, please ensure that you have fairly and fully obtained their consent for the processing of their information.

You should also show this notice to the other people.

You should understand that if you do not consent to the processing of your information or you withdraw consent, we may be unable to provide you with insurance services.

Data retention periods

If you take out a policy with Broadhurst & Co, all physical information (paper records) and electronic information relating to that policy will be retained for seven years from the date the policy lapsed. Information relating to claims for policies that include certain types of cover (Subsidence, Employers Liability & Public/Products Liability) will be retained for a longer period due to the nature of these claims.

Changes to this notice

The Privacy Notice applies from 11 June 2020 and will be kept under regular review. If our Privacy Policy changes a copy will be sent to you at renewal date of your next policy and our website will be updated with the new policy.

Contacting us

If you have any questions relating to this Notice then please write to: Broadhurst & Company, Insurance Brokers, Bridge House, Bridge Road, West Kirby, Wirral CH48 5EX or email to: info@broadhurstinsurance.co.uk.