

# PRIVACY NOTICE

## PLEASE READ THIS CAREFULLY

### 1. What Data do we Collect and where do we get it from?

For the purposes set out in this notice, the Information Commissioner (ICO) requires us to advise you that, information, including personal information detailed below relating to you or anyone else to be covered by an insurance policy ("**Personal Data and Special Categories of Data**") will be collected and processed by M R Lonsdale & Partners and/or on its behalf by its third party service providers. This data will be provided by you, or any other person you may appoint to provide us with information. You will either be completing application forms or answering questions we ask you, in order to provide the required information. We may also obtain information from other sources that is readily available in the public domain.

#### Personal Data....

This is information we may gather from you that will directly or indirectly identify you as individual, and may also provide information about your cultural or social identity. This data will include but may not be limited to: -

Your title, name, postal address, risk address, civil status, gender, current and or previous occupation, date of birth, contact details, vehicle and property details (as appropriate to the policy required), bank details, credit / debit card details, credit searches, National Insurance Number

#### Special Categories of Data....

Some information we collect is "Special Category data". This data will include but may not be limited to: -

gender, physical or medical health conditions, driving licence origin, UK residency period, children's data where the child is under 16 (only for travel insurance policies), criminal history. Data for criminal convictions and offences will only be collected as permitted by UK Law.

We will have asked for and recorded, either your verbal or documented consent to process any special categories of data that we may have collected from you.

The controller of this Personal Data is M R Lonsdale & Partners ("**we**" and "**us**") of 44 Claypath Durham DH1 1QS. If you have any query, please contact [mail@lonsdaleinsurance.co.uk](mailto:mail@lonsdaleinsurance.co.uk). We process your Personal Data in accordance with this Privacy Notice, which is also available at <http://lonsdaleinsurance.co.uk>

### 2. How and why do we Process Your Personal Data?

The following tables detail:-

- why we collect your data and the consequences of not providing it
- our lawful basis as required by the Regulations
- who we share your data with and why
- how long we will retain your data

#### Why we collect your data

We obtain, collect and process your Personal Data and Special Categories of Data (which includes sharing your data with others) to enable us to quote for your insurance needs, place you on cover, make any payment arrangements requested, make any alterations to your policy that you may request during the policy term, or help you make a claim. We may also have regulatory and / or legal obligations for sharing data with others, but we will only share it as legally obliged, or in a way you would reasonably expect us to, unless we inform you otherwise. If you do not provide the data requested it may not be possible to obtain a quote or provide you with a policy.

#### Our lawful basis for processing your data

- Under GDPR legislation we must have a lawful basis to process your data. We rely on the following bases:
- Contract; processing is necessary for us to take steps, at your request, to bring about a contract of insurance when you ask us to place cover, and for the on-going administration of that contract.
- Legitimate interest; we may process the data to provide or amend any quotation or policy which you may request, or for any other reason necessary to undertake any other requests related to your insurance policy.
- Consent; we will seek consent from you, either verbal over the phone, or signed consent from you where we are face to face, to enable us to process any special categories of data we may obtain from you, including children's data if under 16 for the purposes of travel insurance.
- Legal obligation; processing may be necessary for us to comply with legal or regulatory obligations.
- Public interest; processing criminal offence data is necessary to fairly price insurance contract on the basis of all risk factors.

#### Who we share your data with

To process your requests, we may be sharing your data with one or more other Data Controllers. While these lists are not

exhaustive, for the purpose of quotation and bringing about and maintaining a policy these may include; insurers, insurance service providers, premium finance and credit companies. For the purpose of assisting in claim handling these may include; third party insurers and providers, claims management companies, loss adjustors and assessors. For the purpose of complying with legal obligation these may include; DVLA, Financial Conduct Authority, Police and National Crime Agency.

#### **How long we retain your data**

Our retention periods are based on business needs and legal requirements. We retain personal data for a period not less than is necessary for the processing purposes for which the information was collected and any other permissible related purpose, for example until the time limit for claims arising from the transaction has expired.

#### **IMPORTANT**

- For some of our products eg: motor and household insurance, Insurers may carry out some automated decision making (including profiling) to process your personal data in order to underwrite and price your insurance and/or process your claim.
- We have stated the reasons we are collecting your data above, but in the event that you do not wish to provide us with your Personal Data for all or any of the above reasons, this may limit the insurers who will quote and agree to cover, and in some cases insurers may not wish to offer cover at all.

### **3. Where do we hold your Data?**

At all times we will endeavour to hold your Data on servers within the UK, or within the European Economic Area (EEA).

### **4. Your Acknowledgment of this Notice and Your Rights**

#### **Right to be Informed**

The General Data Protection Regulation sets out the information we must provide to you about your Data. The information we are required to give you is contained within this Privacy Notice. If you do not understand any part of this, contact us and we will be happy to explain it to you. We strive to maintain Personal data that is accurate, complete and current. Under certain conditions, you have the right to request us to:

- Provide further details on how we use and process your Personal Data
  - Provide a copy of the Personal Data we maintain about you
  - Rectify any inaccuracies in the Personal Data we hold
  - Delete Personal data that we no longer have a legal basis to process
  - Restrict how we process the Personal Data while we consider your enquiry
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- In addition, under certain conditions, you have the right to
  - where the processing is based on consent, withdraw the consent
  - object to any processing of Personal Data that we justify on the lawful basis of "legitimate interests", unless our reasons outweigh any prejudice to your privacy rights
  - object to the automated decision making including profiling which some insurers use to enter into, or for the performance of, a contract (such as a contract of insurance). We will only process data in the way you would reasonably expect it to be used, and you will be entitled to have a person from our firm to review the decision so that you can query it and set out your point of view and circumstances to us.

If you would like to exercise any of your rights detailed above, please contact [mail@lonsdaleinsurance.co.uk](mailto:mail@lonsdaleinsurance.co.uk).

Should you disagree with any decision made under these rights you can complain to the ICO at [www.ico.org.uk](http://www.ico.org.uk).

You may raise any concerns about M R Lonsdale & Partners' processing of your Personal Data with the Information Commissioner Office on [www.ico.org.uk](http://www.ico.org.uk).

### **5. Changes to this Notice**

We may amend this notice on occasion, in whole or part, at our sole discretion. Any changes to this notice will be effective immediately upon sending the revised notice to you by e-mail or post. If at any time we decide to use your Personal Data in a manner significantly different from that stated in this notice, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail or post and you will have a choice as to whether or not we use your information in the new manner. If you have questions or concerns about this notice, please contact us at [mail@lonsdaleinsurance.co.uk](mailto:mail@lonsdaleinsurance.co.uk).

### **6. Information about or provided by another person**

Where your information for your policy has been provided to us by another person, we will provide you with a copy of this Privacy Notice. Where you have taken out a policy and provided us with information about another person, eg: an additional driver to your motor policy, you should provide them with a copy of this Privacy Notice so that they will know how their data is being used. Additional copies can be supplied on request.