



Trade Protect

Privacy Notice

(How information about you will be used)

Our commitment to you:

Trade Protect is committed to data protection and data privacy. We would like to provide you with information regarding the way that we use the information which we collect. We recommend that you read this Privacy Notice so that you have a clear understanding of the data that we collect and how we use this information.

Legal basis for processing data:

Processing data is necessary for the 'performance of contract' or 'legitimate interest' and we process information about medical conditions, health, motoring convictions or criminal convictions on the basis of 'substantial public interest'.

What information we collect about you:

When you contact us for an insurance quotation or to amend an existing policy or to discuss the suitability of your policy cover or to make a claim, we collect the relevant information needed in order to:

- obtain a quotation
- make relevant policy amendments or explore potential amendments
- process a claim on your behalf
- undertake other activities to fulfil the performance of your insurance policy.

The information varies depending on the risk to be insured, the amendment required, the possible policy amendment(s) or the claim to be made.

When we collect this information:

We collect this information during our meetings and /or telephone conversations and/or written or email communications with you and through the completion of proposal forms, fact finds, claim forms or via online submission forms.

How we store your personal data:

We hold your personal data electronically. The system is securely backed up and data encrypted to protect your data from cyber attacks and online hackers. We also hold your data in paper files. Security at the premises is of a high standard to prevent loss of data from unauthorised access or theft.

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

The information we collect will be passed to insurers to enable them to calculate a competitive insurance quotation to meet your requirements and/or handle a claim you are making under the policy and/or make policy amendments and/or discuss potential policy amendments.

In order to obtain the most competitive cover and/or fulfil the performance of your policy, it may be necessary to pass your information to other insurance intermediaries, underwriting agencies, Lloyd's Brokers or other similar organisations, who are authorised and regulated by the Financial Conduct Authority. We may also need to pass your information to Claims Management Companies, Solicitors, Loss Adjusters etc, who can assist with the processing of your claim.

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.

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.

We may share your information with, and obtain information about you from, credit reference agencies. If this is the case we will provide you with information about the credit reference agency we have used. Please note that any searches undertaken prior to you proceeding with your application will be *soft searches* and will not affect your credit rating.

Information which you provide on behalf of others:

Where you provide information to us on behalf of others (data subjects) including children, this information is accepted by us on the basis that you have relevant permission from such persons to provide the information to us. If you do not have such permissions, you must advise us immediately.

How long we will keep your data for:

We will only retain your data for as long as we require it, up to 10 years after our professional relationship has terminated. In certain circumstances it may be necessary to retain your personal data for longer.

Your rights of access to your data:

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.

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 we are handling your data. Please contact <https://ico.org.uk/concerns/handling/>

Marketing:

We may use your information to:

- keep you informed by post, telephone, email or other communication means about products and services or articles that we think may be of interest to you;
- carry out research regarding our service standards to help us improve the services we provide or to design new services for the future;

Your personal information may also be used for the above purposes after your policy has lapsed. You have the right to request at any time that we stop processing your personal information for marketing purposes. If you wish to do this, please call us or email/write to us at the address shown below.

We will not use your information or share your information with any other company for marketing purposes without your prior consent.

As the regulations regarding data protection develop, our processes may evolve and our Privacy Notice may be subsequently updated. You can view our most recent Privacy Notice on our website – www.tradeprotect.co.uk

Contact Details:

If you need any further information or need to contact us please contact us at:

Office: Trade Protect, Vision House, 61 London Road, Bagshot, Surrey, GU19 5DT,

Email: d.mackinnon@tradeprotect.co.uk

Telephone: 01276 423 155