

DATA PRIVACY NOTICE



Ribble Insurance Services Ltd is committed to protecting and respecting your privacy and to comply with UK and EU laws we have to manage your personal information fairly, lawfully and transparently.

Insurance is provided by us to protect against a possible event risk occurring. For Ribble Insurance to do this, information including your personal data, needs to be shared between different providers within the insurance industry, including insurers, other brokers and those involved in claims management who in some circumstances you may not have direct contact with. You can decide whether you want to give us your information during the data collection process, so that we can provide the products and services you require, we will also collect data and share data with others to facilitate this process and to comply with other legal obligations. This might include providing information to HMRC, preventing fraud, money laundering, Financial Conduct Authority and doing what regulators require. We only do this where necessary.

About Ribble Insurance

We are a registered company in England and Wales company number 04250845 our registered address is 449 Blackpool Road, Ashton on Ribble, Preston, PR2 2LE. For the purposes of data collection we are **Data Controllers** therefore we decide the purpose and manner in which your personal data is used and processed. Other Insurance Participants who we share your data with may also be data controllers of your personal data.

How and to who we share your personal data and why

We may share your data in many different ways but always lawfully and we won't be able to maintain a policy or service if you fail to provide certain information.

1. We may also share personal data with Insurance Participants, who may be data controllers in their own right.
2. We may also share your personal data with law enforcement bodies, reinsurers and regulators such as the Financial Conduct Authority, where necessary and permitted by law. In addition in the event of a sale of our assets to a third party, we may also disclose your personal data to the third parties concerned or their professional advisors...
3. We use third party suppliers to assist us in our duties to you, we often have to share and allow access to personal data to enable those third party suppliers to carry out the relevant services. If third party suppliers are using personal data to provide services on our behalf, they are known as '**data processors**'. Examples of when this may happen include claims management, providing credit, credit searches, Banks when processing payments, web hosting, software and quoting system providers, others who provide services e.g. windscreen repairers, property repairers and other repair/claims related services. We may also use data to develop and improve our products and services, prevent fraud, for compliance monitoring, management and auditing including client money audits and debt collection and management.

Types of Personal Information

Contact	Your name, address, email address, telephone numbers, other contact details,
Other details	Gender, marital status, date and place of birth, nationality, employer, job title and employment history, and family details, including their relationship to you, vehicle and property details, business information.
Communications	Information we learn about you from letters, emails, and conversations between us.
Contractual	Information we learn about you in order to provide our products and services and details regarding actual products and services we provide to you.
Identification Details	Identification numbers issued by government bodies or agencies, including your national insurance number, passport number, tax identification number and driving license number.
Social Relationships	Your family, friends, business associates, recommendation details and other relationships.
Financial Information	Bank account or payment card details, income or other financial information.
Risk Details	Information which we need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to your health, criminal convictions, or other special categories of personal data. For certain types of policy, this could also include

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	telematics data.
Open data and Public records	Information about you that is available in public records such as electoral register or Companies House, and other information which is openly available on the internet.
Policy information	Information about the policies you take out and quotations you receive.
Behaviour	Details about how you use our products and services and your attitude to risk
Consents	Any permissions, consents or preferences that you indicate to us such as how you would like us to contact you or address you e.g. Dr, Ms., etc.
Documentary Data	Details about you that is stored in documents or copies of them, e.g. passport, birth certificate, driving Licence.
Technology	Details on the technology and devices you use e.g. in vehicle cameras, home monitoring equipment.
Credit and Antifraud Data	Credit history, credit score, sanctions and criminal offences, and information received from various anti-fraud databases relating to you
Claims Information Including current and previous	Information about previous and current claims, (including other unrelated insurances), which may include data relating to your health, criminal convictions, or other special categories of personal data and in some cases, surveillance reports.
Special category	Certain categories of personal data have additional protection under data protection regulation due to its sensitivity. Some insurers require that we collect special categories of data including health, criminal convictions, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric, or data concerning sex life or sexual orientation.

Where and how we might collect your personal data.

We may receive your personal data through many routes including, through our website, telephone, face to face and directly from other Insurance Participants.

We might collect your personal data from various sources, employer, a representative, family members, insurance participants, Government agencies e.g. DVLA and HMRC, electoral register, credit agencies, anti-fraud data bases, sanctions list, court judgements, open source data bases and you. When making a claim, third parties may provide data, along with other parties to the claim, witnesses, experts including medical experts, loss adjuster, solicitors, claims handlers, CCTV recordings, black box data and other technology including cameras, hand held devices and drones.

The particular sources will depend on the context and your particular circumstances and whether other agencies are involved e.g. Law enforcement.

Disclosing other people's information.

You must make sure you have obtained consent to disclose any personal data you have collected and that it is accurate and you should show this document to anyone whose personal data you provide to us. It is our standard practice to speak to either you or the third party regarding the policy, after completing relevant identity checks, where you authorise a third party on the policy.

Telephone call recording.

Telephone calls with us may be recorded for training, quality and complaint handling purposes.

Transferring data outside the European Economic Area (EEA)

Personal data should not be transferred to a country or territory outside the EEA unless that country or territory ensures an adequate level of protection for the rights and freedoms of data subjects in relation to the processing of personal data. We would only send your data outside the EEA in order to follow your instructions and provide services to you, if we have to comply with a legal duty, we are establishing or defending our or your legal rights or we are permitted to do so under applicable data protection laws.

Marketing

We may contact you from time to time to advise you about products and services and offers with your consent by telephone, post or email. We may use data you have given us to tailor products and services. Should at any time you decide you no longer wish to receive marketing correspondence please contact us on 01772 333818 or by writing or email us. We do not pass your details to others with regard to marketing products and services.

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How long will we keep your information.

We will keep your information for as long as you are a client of Ribble Insurance. We will also keep your personal information as long as reasonably necessary after you have ceased to be a client. When deciding how long this period will last, we take into consideration our legal obligations, the expectations of financial and data protection regulators and to respond to any future questions or complaints. Any telephone calls that we record are retained as long as reasonably necessary.

We work with a number of Insurers and brokers to provide you with a quote and incept insurance. These providers will retain and delete personal data according to their own retention policies and you should ensure you read their privacy policy, in respect of your personal data processed and retained by them. Information that we may provide to other organisations such as law enforcement, fraud prevention, credit referencing or credit agencies operate different retention periods which you should familiarize yourself with and which we have little if any control.

Profiling

Some of our providers of insurance carry out market research, statistical analysis and customer profiling of your data and may share it with others. You are advised to check your insurers policy with regard to this.

Your Rights

Under the GDPR you have a number of important rights as a **data subject**, although they will not apply in all circumstances. In summary these rights include:

- Access your personal information and certain other supplementary information.
- Require us to correct any mistakes in your information which we hold
- Withdraw your consent or explicit consent given to enable us to process your personal data.
- Require the erasure of personal information concerning you in certain situations.
- Receive the personal information concerning you which you have provided to us, in a structured commonly used and machine-readable format and have the right to transmit those data to a third party in certain situations
- Object at any time to processing of personal information concerning you for direct marketing
- Object to decisions being made by automated means which produce legal effects concerning you or similar significantly affect you.
- Object in certain other situations to our continued processing of your personal information.
- Otherwise restrict our processing of your personal information in certain circumstances

In certain circumstances we may need to restrict the above rights in order to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of legal privilege). We will explain this to you as necessary.

YOUR RIGHT TO COMPLAIN TO THE ICO

If you would like to exercise any of these rights please email, call or write to us using the details below.

Data protection Officer Ribble Insurance Services, 449 Blackpool Road Ashton on Ribble, Preston PR2 2LE
01772 333818 or ashton@ribbleinsurance.com

Please provide enough information to identify you e.g. name, address and date of birth.

We will respond to your requests within the applicable statutory time period

Information Commissioners Office

Please see below for contact details of the ICO for information, advice or to make a complaint

Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
Tel: 0303 123 1113 (Local rate) or 01625 545 745 (National rate) Email: casework@ico.org.uk

If you have any questions in relation to our use of your personal data, you should first contact the Data Protection Officer at Ribble Insurance.

Changes in this policy

We may make changes to this notice from time to time as our business and practices change and or laws change.