
Privacy - GDPR

Privacy

1. We will use our best endeavours to safeguard the privacy of our clients & Beneficiaries. Our data processing practices are explained below. The company has undertaken a risk-based data protection impact assessment. In every instance of our data storage, use and processing is checked to ensure that it is necessary for and proportionate to our purposes. We seek to limit information stored and processed to minimise the likelihood and severity of any risks to individuals' rights and interests

2. Personal data held by the company regarding any individual is available to that individual, all individuals have the right to request this data, require data to be corrected and other than in circumstances where the company has a legitimate interest to keep data any individual may request data is deleted.

Data Protection

3. We may disclose your information, if required to do so by any legal or regulatory body. We will never sell your personal data to third parties. You have a right to ask for a copy of your information and to correct any inaccuracies. To make sure we follow your instructions correctly and to improve our service to you through training of our staff, we may monitor or record communications.

4. The legal basis of processing and maintaining data by the Company relates to the insurance policy with reference to maintaining insured's records, legitimate interest with regard to all matters concerned with matters relating to professional and ethical standards of insureds and legitimate interest with regard to matters concerning insurance qualification. With regard to old customer or beneficiary data the Company has a legitimate interest in previous insured's data with regard to entitlements on claims and possible re-admittance.

5. The legal basis for processing and maintaining data by the Company with regard to events and claims made is legitimate interest as per PEE 87/05.04.2016.

6. Insureds' and beneficiaries' data will be shared with carriers who are making payment on behalf of the insured in order that the policy may be fulfilled. Insureds' and Beneficiaries' data will also be shared with service providers but this is restricted to the name, and date of accident, and policy number. This is solely for the purpose of administering the policy.

7. The Company Database maintains a transaction history log required to validate transaction authority and to provide an audit trail.
8. CCTV is in operation at our premises for a number of security reasons and by arranging for a meeting in our offices you are giving your consent to being recorded.
9. We do not collect information automatically about your visit to our website.
10. This policy is reviewed frequently and the next review is scheduled for January 2019.