

INTRODUCTION

James Insurance Services Ltd is the Data Controller and we are independent intermediaries who act as your agents and accept responsibility for the advice given and for arranging your insurance, and are regulated by the Financial Conduct Authority.

We recognise our responsibility to treat your personal information with care and to comply with all relevant legislations, in particular the Data Protection Act 2018 and the UK General Data Protection Regulation (GDPR) – the legislation.

This notice covers our requirement to provide you with information on how and why we use your personal data and of your rights under the legislation.

James Insurance Services Ltd will not sell or rent your information to third parties for any purpose. Your details may need to be given to a selected service provider of insurance (an insurer or underwriter) for legal and commercial reasons. Each will be acting as a data controller of your information and we can provide copies of their Privacy Policies. Each of these third-party providers has been carefully selected by James Insurance Services Ltd with whom we have typically worked for years. All insurers with whom we arrange insurance are regulated by the Financial Conduct Authority (FCA) and or The Prudential Regulation Authority (PRA) who each regulate UK insurance and financial services.

PERSONAL INFORMATION

We will use personal information about you mainly to: □

Provide you with a quotation from insurers

- Arrange a policy if instructed to do so by you
- Arrange changes to and/or renewal of your policy if requested to do so by you
- Arrange Premium Finance/Consumer credit for you if required

Some of the personal information we ask you to provide may be sensitive (special category) as defined in the legislation. For example you may have to give us information about medical history, criminal convictions or driving offences. We are allowed by the legislation to collect such information for insurance purposes without specific consent but it will only be used for the purposes set out below.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and that we may use their personal data in the same way as your own as set out in this notice.

Legal Basis for Processing your Personal Information

We are required to have a lawful basis (as defined in the legislation) in order to process your personal data and the relevant basis which we use are shown in the table below:

Purpose of Processing	Lawful Basis
Providing quotations, arranging and administering insurance policies	Necessary for the performance of an insurance contract
Arranging Premium Finance/Consumer Credit	Necessary for the performances of a consumer credit contract
To notify you of changes to our service	Legal Obligation
To prevent and detect fraud, money laundering and other financial crimes	Legal Obligation
To meet general legal obligations	Legal Obligation
Statistical analysis	Our legitimate interests – to refine and enhance the products and pricing which we can offer

DISCLOSURE OF YOUR PERSONAL DATA

As a necessary part of providing you with the services described above or in our legitimate interests we may need to disclose your personal data to certain third parties. These include:

- Premium Finance Companies
- Computer bureaux/Software Houses
- Insurers
- Other Insurance Intermediaries
- Insurance Industry databases
- Government databases
- Credit Agencies
- Regulatory authorities
- The Police or other law enforcement bodies

We only share data necessary for the purpose of arranging or administering your insurance or related financial services

We will hold this personal data for as long as is required. If and when we are asked to remove data by an individual or organisation whose data we have recorded, this will be done within 1 month unless complex. If this personal data remains relevant to one or more service we are providing to the individual or organisation, we may be legally or commercially required to hold some information to fulfil the obligations to that service.

YOU DECIDE AND UPDATING YOUR INFORMATION

You can decide if you want to receive information from James Insurance Services Ltd now and in the future/ If you do not want us to contact you by phone, email, text or post you can telephone, email or write to our offices. The accuracy of your information is important so if any of your details change, however minor please let us know. Our contact details are:

Telephone: 020 8644 8494

Email: info@james-insurance.co.uk

James Insurance Services Ltd – Suite Q, Castle House, Park Road, Banstead, Surrey SM7 3BT

SECURITY PROTECTING PERSONAL DATA

When you give us personal information, we take steps to ensure that it is treated securely. We do not hold any credit or debit card payment information. More general contact details such as your name, address, telephone and email address are kept at secure premises, both in paper files and on our secure password protected computers.

PERSONAL DATA

Personal Data is defined as data which relates to a living individual or organisation who can be identified from their data or from their data and other information which is the possession of, or is likely to come into the possession of James Insurance Services Ltd.

For full details of personal data and your rights, please visit the information Commissioners Office Website at <http://www.ico.gov.uk/>

RETENTION PERIOD

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the period will be for a maximum of 7 years following the expiry of an insurance contract unless we are required to retain the data for a longer period due to business, legal or regulatory requirement..

YOUR RIGHTS

Under the legislation you have the following rights in relation to our processing of your personal data, The Right to:

- Be informed about how we use your personal data (This Privacy Notice)
- See a copy of the personal information we hold about you. (In most cases this will be free of charge)
- Have personal information rectified if inaccurate or incomplete
- Erasure of your personal information where there is no compelling reason for its continued processing
- Restrict processing in certain circumstances e.g. if its accuracy is being contested
- Data portability which subject to certain conditions allows you to obtain and reuse your personal data across different services
- You have the right to object to Processing
- Right to withdraw consent at any time

COMPLAINTS

If you have a complaint about how we use your personal information, please contact us at the address below. You also have the right to lodge a complaint with the information Commissioner's office at any time. Our Contact details, again, are:

Telephone: 020 8644 8494

Email: info@james-insurance.co.uk

James Insurance Services Ltd, Suite R. Castle House, Park Road, Banstead, Surrey, SM7 3BT