

Privacy Notice

Important notice

This is the privacy notice of **Fiveways Insurance Consultants Ltd** (registration number: 1207425) whose registered office is at 51 High Street, Newport, Shropshire TF10 7AT and trading as *Fiveways Insurance Group and Greenways Insurance Consultants together* referred to as **we, us** or **our** in this privacy notice.

This privacy notice sets out how **we** collect and process your personal data. This privacy notice also provides certain information that is legally required and lists your rights in relation to your personal data.

This privacy notice relates to personal information that identifies you as a natural person (whether you are an actual or potential customer, an individual who browses **our** website or an individual outside **our** organisation with whom **we** interact). We refer to this information throughout this privacy notice as personal data or personal information and further detail of what this includes are set out in this privacy notice below.

The privacy and security of your personal information is very important to **us** so we want to assure you that your information will be properly managed and protected by **us** at all times. Please read this privacy notice carefully as it explains how we may collect and use your personal data.

This privacy notice may vary from time to time so please check it regularly. This privacy notice was last updated on **22nd August 2018**.

How to contact us

Controller and contact details

For the purposes of relevant data protection legislation, **we** are a **controller** of your personal data. As a controller **we** use (or **process**) the personal data **we** hold about you in accordance with this privacy notice.

If you need to contact us in connection with the use or processing of your personal data, then you can do so using our contact details as set out below.

Data protection representative

Our Data protection representative is **Nigel West Dip CII** who you can contact by email at nigel@fivewaysinsurance.co.uk

What information we hold about you and where we obtain this from

The personal data that **we** collect about you may include the following information:

- Personal data you provide to **us** in person, via **our** website or by telephone
- Personal data you provide when you enquire about insurance, or when you purchase a policy through **us**, including information about what and/or who you want to insure, such as vehicle details, business activities, your home or travel details
- General information about you, such as your name, address, contact details and date of birth
- Personal data such as email addresses you provide if you subscribe to any of **our** mailing or newsletter services
- Your claims, conviction and credit history
- Financial details, such as your bank account and card details
- Criminal convictions
- Information about your use of **our** website such as your IP address, which is a unique number identifying your computer, including personal data gathered using cookies

In addition, **we** may obtain certain special categories of your data (see **special categories of data**) and data about criminal convictions, and this privacy notice specifically sets out how **we** may process these types of personal data. The special categories of data that we might collect are data concerning health.

We collect your personal data from you as a controller when **we** obtain quotations for insurance for you, when **we** set up your policy for you and when **we** make changes to your policy for you, or handle a claim on your behalf. This may also involve the collection of data from or about others who are associated with you and your insurance policy such as other persons insured on your policies or your employees or representatives. By giving **us** information about someone else for the purpose of arranging insurance for them under your policy such as named driver, employee or travel companion etc. you confirm that you have their permission to do so and that you have shared this privacy notice with them.

By asking **us** to arrange a contract of insurance for you where this involves passing information to **us** relating to children, you confirm to **us** that in doing so you are the responsible guardian of the child.

We also collect information from publicly available sources and third party databases made available to the insurance industry for the purposes of reducing fraud and financial crime as well as any other third party databases where your personal data may be held, provided such third parties have lawful basis on which to share such personal data with **us**.

How we use your personal data and the lawful basis for doing so

Where **we** are relying on a basis other than consent, **We** may rely on one or more of the following legal bases when processing your personal data for the following purposes:

Purposes for which we process your personal data	The basis on which we can do this (this is what the law allows)
In order to perform our contractual obligations to you. This would include our fulfilling your requests for insurance services (including obtaining insurance for you, fulfilling requests for mid-term adjustments, handling claims and obtaining renewals)	The processing is necessary in connection with any contract that you may enter into with us
To administer your account, including financial transactions for insurance broking	The processing is necessary in connection with any contract that you may enter into with us
To assist in the prevention and reduction of fraud and other financial crime	The processing is necessary for us to comply with the law and our legal requirements
In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded	The processing is necessary to pursue our legitimate interest in the management and operation of our business
To let you know about similar products and services that may be of interest to you	The processing is necessary to pursue our legitimate interest in operating our business

Special categories of data and criminal convictions

We may also need to collect special categories of data from you such as information about your health, in order for us to perform our contractual obligations to you the lawful basis on which we can do this is that processing: (a) is necessary (a) for an insurance purpose (b) is of personal data revealing racial or ethnic origin, religious or philosophical beliefs or trade union membership, generic data or data concerning health and (c) is necessary for reasons of substantial public interest. We may also process information on criminal convictions data which we may share with third parties under the processes of (a) and (b) above.

Insurance purposes mean (a) advising on, arranging, underwriting or administering an insurance contract (b) administering a claim under an insurance contract or (c) exercising a right or complying with an obligation, arising in connection with an insurance contract, including a right or obligation arising under an enactment or a rule of law.

We may need to pass your personal data to other companies which may include:

- Other companies or brands within **our** group of companies, for example if **we** are unable to provide a suitable insurance policy on request or at renewal **we** will check if any of **our** associated group companies can provide you with suitable cover
- The insurers, intermediaries and third party service providers that **we** use for the purpose of arranging and administering your insurance policy. This may also include risk management assessors, uninsured loss recovery agencies, premium finance providers and other third parties involved (directly or indirectly) in the administration of your insurance and its associated benefits
- Firms that provide administration and processing services to **us** or on **our** behalf under contract in order to complete activities such as claims handling, IT systems and administrative services and other activities set out in this privacy notice, as well as support activities such as finance and auditing services
- Organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies
- Other organisations where **we** have a duty to or are permitted to disclose your personal information by law, for example if **we** received a valid request from the police or other third party organisation in the interest of preventing and detecting crime
- Fraud prevention agencies and operators of registers available to the insurance industry to check information and prevent fraud
- Credit reference agencies to check your credit history. This check will be recorded on your credit reference file without affecting your ability to apply for credit or other financial products
- Third parties **we** use to recover money you may owe **us** or to whom **we** may sell your debt
- Another company, if **our** business or part of it is bought or taken over by that company to make sure your insurance policy can continue to be serviced or as part of preliminary discussions with that company about a possible sale or take over

The information you share with **us** may be transferred by **us** or any of the types of firms or organisations **we** have noted above, to other countries in order for processing to take place, including locations outside of the UK and the European Union. **We** will only do so if there are adequate levels of protection in place as required by applicable data protection laws.

Accessing our website and cookies

When you visit one of **our** websites **we** may collect information from you, such as your email address, IP address and other online identifiers. This helps **us** to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit. **We** use third parties to collate IP addresses to help **us** understand **our** Internet traffic data and data regarding your browser type and computer. **We** may also use web usage information to create statistical data regarding the use of **our** website. **We** may then use or disclose that statistical data to others for marketing and strategic development purposes, but no individuals will be identified in such statistical data.

We may use cookies and/or pixel tags on some pages of **our** website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of **our** website, but not on your computer. Pixel tags usually work together with cookies to help **us** to give you a more tailored service. **We** also use cookies and pixel tags in **our** email communication to personalise the email and track whether the email has been opened and whether the recipient has used any website links contained in the email communication. This allows **us** to monitor and improve **our** email communications and website. Useful information about cookies, including how to remove them, can be found at <http://allaboutcookies.org>.

Internet browsers normally accept cookies by default, although it's possible to set a browser to reject cookies. **We'll** ask your permission before using any cookie that's not essential to the email or the use of the website. However, refusing to accept cookies may restrict your use of **our** website and/or delay or affect the way in which **our** website operates. You can find more information on cookies when you visit **our** website.

The open nature of the internet is such that data may flow over networks without security measures, and may be accessed and used by people other than those for whom the data is intended. While this is outside of **our** control, **we** do take the protection of your information very seriously and aim to apply appropriate levels of security at all times.

Your Rights

We will only store your data for as long as is necessary to comply with the requirements of your insurance contract(s) and any legal obligations or lawful processing conditions that may exist as a result. You have a number of rights concerning the personal information **we** use, which you may ask **us** to observe. In some cases even when you make a request concerning your personal information, **we** may not be required, or be able to carry out your request as this may result in **us** not being able to fulfil **our** legal and regulatory obligations under the lawful processing conditions under which **we** hold your data or because there is a minimum statutory period of time for which **we** have to keep your information. If this is the case, **we'll** let you know **our** reasons.

You can ask **us** to:

- Provide a copy of your personal information
- Correct or delete unnecessary or inaccurate personal information
- Restrict or to object to the use of your personal information at any time
- Object to any automated decision, including profiling which may have been used by insurers when underwriting your quotation. Where an automated decision has been made **we** will advise you of this and of your rights
- Provide your personal data in a structured, commonly used and machine-readable format and to have your personal data transferred to another controller. This right only applies where **our** processing of your personal data is automated and the processing took place initially with your consent or for the performance of a contract with you
- Where **we** rely on your consent to use your personal information, you can withdraw that consent at any time. Where your consent is withdrawn, your previous consent will remain valid in respect of **our** use of your information prior to the date you withdrew it, or if any marketing material has been sent prior to you advising that you don't want **us** to contact you again

If you have any questions or concerns about this privacy notice or your data protection rights please contact **us** using **our** details set out at the beginning of this privacy notice.

You also have the right to make an enquiry or to complain to the Information Commissioner's Office (ICO) if you are unhappy with **our** use of your data, or if you think **we** have breached a legal requirement. Further details about the ICO are available at: www.ico.org.uk.

How we contact you about other products and services

We may from time to time process your personal data to let you know about similar products and services that may be of interest to you. This is because **we** value your custom and **we** pride ourselves in offering professional and tailored advice which meets your specific insurance needs. This includes keeping you informed on the latest insurance and industry information and details of any offers or promotions relating to the insurance services **we** provide to you. **Our** lawful basis for processing your personal data in this way is as is necessary to pursue the legitimate interests of **our** business, unless **we** have otherwise obtained your consent to do so. **We** may contact you by post, telephone or e-mail. You will be given the option to stop receiving any communications from **us** in this regard at any time however please note that this will not affect **us** contacting you about the servicing of products that you have specifically requested from **us**.