
PRIVACY NOTICE

This Privacy Notice contains important information about how we collect, process, share and protect your personal data as part of the service we provide to you.

About us

Belmore Wood Limited (us, our or we) are the controllers of your personal data. Our registered address is 28 Belmore Road, Norwich, NR7 0PT.

If you have any queries about this document or wish to discuss how we use and process your information then please contact our Data Controller, Gary Webb.

What information will we collect?

The personal data we collect and process may include the following information:

- Individual details: Name, address, contact details, marital status, family details, date of birth and employment details.
- Financial information: bank account and card details, income and financial history.
- Insured risk: Information about the insured risk, including health data, criminal records data, credit history, policy information and claims history.
- Marketing data: Whether or not you have consented to receive marketing from us.

We may also need to collect personal data relating to others as part of our service to you. If you provide such information then you must ensure you have permission to do so.

Where we obtain personal data from

We might collect your personal data from various sources including:

- You, your family members, employer or representative.

- Other insurance market participants.
- Credit reference agencies.
- Anti-fraud databases, sanctions lists, court judgements and other databases.
- Government agencies such as the DVLA and HMRC.
- Open electoral register.
- In the event of a claim, third parties including the other party to the claim (claimant/defendant), witnesses, experts (including medical experts), loss adjustors, solicitors, and claims handlers.

How we use your personal data

We will collect and use relevant information about you to provide you with insurance cover and related services, and to meet our legal obligations.

The personal data we collect will be used for the following purposes:

- Quotation/Inception: Setting you up as a client, evaluating the risks to be covered and matching to appropriate policy, and payment of premium.
- Policy administration: Client care, including communicating with you and sending you updates, and payments to and from individuals.
- Claims processing: Managing insurance claims.
- Renewals: Contacting you to renew the insurance policy, evaluating the risks to be covered and matching to appropriate policy, and payment of premium.
- Other purposes necessary for the provision of insurance including complying with our legal or regulatory obligations, and general risk modelling.

The legal grounds for processing the personal data are as follows:

- The processing is necessary for the contract you have with us.
- The processing is necessary for us to comply with the law.
- The processing is necessary for our legitimate interests, e.g. to ensure that you are within our acceptable risk profile, to recover debts due to us, to correspond with you, beneficiaries and claimants in order to facilitate the placing of insurance policies, and to assist in assessing and making claims and the prevention and detection of fraud.

Who will we share your data with?

Your information may be shared with and used by other parties in connection with your insurance. These include:

- Insurers, Underwriters and Brokers
- Premium finance providers
- Credit reference agencies
- Debt recovery agencies
- Claims handling companies, Loss adjusters and Surveyors
- Regulators

We will only disclose your personal information as part of our normal services to you as our client and to the extent required or permitted by law.

You may withdraw your consent to such sharing at any time. However, if you withdraw your consent this will impact our ability to provide insurance or pay claims.

Retention of your personal data

We will keep your personal data only for so long as is necessary and for the purpose for which it was originally collected.

We will also keep information where there is a possibility that either you or we may wish to bring a legal claim under any insurance, or where we are required to keep your personal data due to legal or regulatory reasons.

Your rights

If you have any questions in relation to our use of your personal data please contact us. Under certain conditions, you may have the right to require us to:

- Provide you with further details on the use we make of your personal data.
- Provide you with a copy of the personal data that you have provided to us.
- Update any inaccuracies in the personal data we hold.
- Delete any personal data that we no longer have a lawful ground to use.
- Where processing is based on consent, to withdraw your consent so that we stop that particular processing.
- Object to any processing based on the legitimate interests ground unless our reasons for undertaking that processing outweigh any prejudice to your data protection rights.
- Restrict how we use your personal data whilst a complaint is being investigated.

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).

If you are not satisfied with our use of your personal data or our response to any request by you to exercise any of your rights, or if you think that we have breached the GDPR, then you have the right to complain to the Information Commissioner's Office. Their website is www.ico.org.uk.