

PRIVACY POLICY

PSC UK Insurance Brokers Ltd (PSCUK) are committed to protecting the privacy and security of the personal information that we process in the conduct of our business. This policy sets out how we may collect and use personal data about you.

Our contact details

PSC UK Insurance Brokers Ltd

75 King William Street, London, EC4N 7BE

020 7645 5414

compliance@pscinsurance.co.uk

1. DATA PROTECTION PRINCIPLES

When using the term “personal data” or “personal information” in this Privacy Policy, we mean information that relates to you and from which you could be identified, either directly or in combination with other information which we may have in our possession. We will comply with data protection law and principles in respect to your personal data, which means that your personal data will be:

1. used lawfully, fairly and in a transparent way;
2. collected only for valid purposes that we have clearly explained to you, and not used in any way that is incompatible with those purposes;
3. relevant to the purposes we have told you about, and limited only to those purposes;
4. accurate and kept up to date;
5. kept only as long as necessary for the purposes we have told you about; and
6. kept securely and protected.

2. WHAT INFORMATION WE COLLECT AND WHY WE HAVE IT

We collect personal information such as your name, address, email address and date of birth, as well as other information that relates to the risk to be insured. Bank account and payment details may also be collected to allow us to perform under the terms of our contract with you. We may also collect additional information obtained following a credit assessment or in order for a claim incident to be progressed.

We require your personal data for communication and setting up a contractual agreement to provide products and services. Without this personal data, we will not be able to communicate with you or enter into a contractual agreement with you. This applies to both business and employment contracts.

We may collect, store, and use the following categories of personal information about you:

- Individual details: name, address (and proof of address), other contact details (e.g. email and telephone details), gender, marital status, family details, date and place of birth, employer, job title and employment history;
- Identification details: identification numbers issued by government bodies or agencies depending on the country you are in, social security or national insurance number, passport number, ID number, tax identification number, driver’s licence number;
- Financial information: bank account number and account details, income and other financial information.

We may also collect, store and use the following categories of sensitive personal information about you:

- Health data
- Criminal convictions, including driving offences.
- Credit history and credit score, information about fraud convictions, allegations of crimes and sanctions details received from various anti-fraud and sanctions databases, or regulators or law enforcement agencies.
- Marketing data
- Details of your visits to our websites and information collected through cookies and other tracking technologies, including your IP address and domain name, your browser version and operating system, traffic data, location data, web logs and other communication data, and the resources that you access.

1.1. How we get the information

- We obtain personal information via email from you or your intermediary, or via forms sent to you or your intermediary to complete or by telephone, or in written correspondence.
- Credit searches carried out based on the initial personal data provided will allow us to collect additional information used in order for us to enter into or perform as part of our contract with you.
- Individuals' employers or trade or professional associations of which they are members
- Anti-fraud databases and other third-party databases, including sanctions lists.
- Government agencies, such as vehicle registration authorities and tax authorities; and
- Business information and research tools.

2. HOW WILL WE USE AND SHARE YOUR INFORMATION?

We will only use your personal information as the law allows We will share your information with our service providers and trading partners to assist in the administration and performance of our service to you and your insurance policy. We use a third party to securely store payment card details you may provide in accordance with industry standards.

In order for us to conduct business and fulfil our legal, regulatory and contractual obligations, we need to perform legitimate processing of your data. Information collected by us may be shared as part of our process, with individuals as well as other organisations. Below are some of the types of organisations we may need to share personal data with:

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| ■ Insurers/Reinsurers | ■ Health & welfare organisations |
| ■ Third Party Agents | ■ Employments Agencies |
| ■ Central Government | ■ Insurance Databases |
| ■ Regulatory authorities and Ombudsmen that we are governed by | ■ Other companies within the same group |
| ■ Credit reference agencies | ■ Payroll Agent |
| ■ Financial organisations | ■ Pension provider |

Any payment details provided by you will be used by us to renew your policy or process refunds or any other charges.

Where permitted, we will keep you up to date about our products and services that may interest you. If you have indicated that you prefer not to be informed, we will make sure that you are not contacted in this way. You can update your preference at any time by contacting us with the details provided.

2.1. For employees and former employees

If you are a current or former employee of PSCUK, information we collect about you will be used to complete our obligations to you under the terms of our contract. We may also have to share this personal information as part of a reference with any of the types of organisations listed above.

2.2 How secure is my information in the hands of others?

All our external service providers and other PSC UK group companies are required to take appropriate security measures to protect your personal information. We do not allow our external service providers or other PSC UK group companies to use your personal data for their own purposes. We only let them process your personal data for specified purposes, and as we tell them.

2.3 Transferring information outside the EEA

We will only ever transfer your personal information outside the European Economic Area in compliance with our Data Protection Policy.

2.4 Data security

We have put in place measures to protect the security of your information. These are set out in our Data Protection Policy.

Others will only process your personal information for specified purposes and as we tell them, and where they have agreed to treat the information confidentially and keep it secure.

We have put in place security measures to prevent your personal information from being:

- accidentally lost;
- used or accessed in an unauthorised way.
- altered; or
- disclosed.

3. HOW WE STORE YOUR PERSONAL INFORMATION

We will store your personal data securely collected by PSCUK may be stored and processed in the United Kingdom or any other country in which PSCUK or associated third parties maintain facilities. Where PSCUK need to transfer your personal data, we have put in place reasonable procedures and securities to make sure that this complies with GDPR.

3.1. Keeping your personal data

PSCUK may be required to keep specific records to fulfil statutory or regulatory requirements; to meet our operational needs; to meet any historical purposes.

Personal data that is collected and subsequently never used for any business purpose will be reviewed and may be destroyed at our discretion.

3.2 Keeping us informed

It is important that the personal information we hold about you is accurate and current. Please keep us informed if your personal information changes during your working relationship with us via our Data Protection Representative who can be contacted at Address: 75 King William Street, London, EC4N 7BE Telephone: 0207 645 5416 or Email: compliance@pscinsurance.co.uk.

4. YOUR RIGHTS

Your rights regarding the personal data we store on your behalf include:

- The right to be informed- You have the right to be informed if your personal data is being used
- The right of access- You have the right to ask us for copies of your personal information.
- The right to rectification- You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete
- The right to erasure- You have the right to ask us to erase your personal information in certain circumstances.
- The right to restrict processing- You have the right to ask us to restrict the processing of your personal information in certain circumstances.
- The right to data portability- You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.
- The right to object- You have the right to object to the processing of your personal information in certain circumstances
- Rights in relation to automated decision making and profiling.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

You can exercise your rights at any time by contacting PSCUK using the information within this policy.

4.1. Right Withdraw consent

You have the right to ask us to withdraw your consent to our processing and holding of any sensitive data such as criminal convictions and health data. However, if you do so, this will be treated as a request to cancel your policy, as this is necessary for us to effectively manage your policy. Please note a cancellation fee would be payable.

4.2. Complaining

If you have any concerns about our use of your personal information, you can make a complaint to our Data Protection Representative at Address: 75 King William Street, London, EC4N 7BE Telephone: 0207 645 5416 or Email: complaints@pscinsurance.co.uk.

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>

5. CHANGES TO THIS PRIVACY NOTICE

We will update this privacy notice when necessary. We may also notify you in other ways from time to time about the processing of your personal information.

If you have any questions about this privacy notice, please contact our Data Protection Representative.