

PRIVACY NOTICE

Marlow Gardner & Cooke Ltd is an independent Chartered Insurance Broker registered in England and authorised and regulated by the Financial Conduct Authority (FCA). This privacy notice explains how we use personal information we collect about you.

What information do we collect about you?

We collect personal information from you so we can advise you on the right personal or business product or service to meet your needs or to process a claim. This may include:

- your name, telephone number, email address, postal address, occupation, date of birth
- additional details of risks related to the enquiry including any insurance and financial history
- payment details including bank account number and sort code

How do we use your personal information?

For the performance of a contract: in accordance with your instructions to obtain quotations, arrange insurance policies, process changes, deal with claims and obtain renewal terms

For insurance: data protection regulation makes special provision for the processing of certain “special category data” such as health or criminal conviction data if the processing is necessary for insurance

To meet a legal obligation: we are required to validate customer identity and ensure there are no reasons which prevent us doing business with them

For legitimate interests: we need to keep records of quotations given and insurance we have arranged in case a claim or dispute arises in the future. We balance our interests with your own rights under data protection law and will not keep information longer than is reasonable.

By consent: where no other legal basis applies we may rely upon your consent to use personal data, for example when sending marketing material to prospective customers.

Who else may we collect your personal information from?

We may also be passed personal information about you from other parties. For example:

- by a policyholder where you are named on the policy, are a beneficiary or claimant or involved in a claim or where information about you must be disclosed to comply with the law
- by a third party who has taken your information at the scene of an accident

We will accept information from anyone you have authorised to deal with us on your behalf provided this is within the scope of FCA regulations

What if you pass us personal information about others?

If you collect personal information from others, for example, to include on a policy you are arranging or in relation to a claim, you are responsible for its accuracy and for drawing their attention to this privacy notice

Who might we share your personal information with?

Your information will be shared within Marlow Gardner & Cooke Ltd and other companies that provide essential services to you or us. This can include insurance companies, insurance scheme providers, premium finance companies, IT security and software providers, lawyers, claims management companies, loss adjusters and approved repairers. We may conduct searches with credit reference bureaux.

If we share information with any party outside of Marlow Gardner & Cooke Ltd we will require it and any of its agents or suppliers to take all reasonable steps to ensure your data is treated securely and in accordance with this privacy notice including if your data is sent outside the European Economic Area (EEA).

Be aware that for the prevention of financial crime, your details may be submitted to fraud prevention agencies and other organisations where your records may be searched including the Claims and Underwriting Exchange and the Motor Insurers Anti-Fraud and Theft Register. If obliged to do so by law, we may pass your information to the police or other law enforcement body, statutory or regulatory authority for example the Employer's Liability Tracing Office and the Motor Insurance Bureau.

We may also share your information with anyone you have authorised to deal with us on your behalf.

What Rights do you have over your personal information?

The law gives you various rights in relation to your personal information including:

- the right to access personal information we have about you
- the right to correct personal information that is wrong or incomplete
- in certain circumstances the right to ask us to stop using or delete your personal information
- the right to receive any personal information we have collected from you in an easily re-useable format
You can also ask us to pass this information on to another organisation
- the right to object to automated decision making processes and request a manual assessment

How do we hold your information?

Your information may be held in physical format, as electronic data or in our software systems including cloud or other types of networked electronic storage. We take reasonable steps to protect personal information from misuse, interference and loss and implement physical, technical and administrative standards to secure and protect your personal information from unauthorised access, modification or disclosure.

How long do we hold your information for?

Marlow Gardner & Cooke Ltd is subject to certain legal and regulatory requirements to retain information for a particular timeframe. When there is no longer a legal necessity for us to retain your personal information and we no longer need your information for a purpose for which it was collected we will take such steps as are reasonable to destroy or anonymise it.

How can you resolve Privacy issues with us?

Please use our contact details below to make us aware of the issue. If we fail to resolve this to your satisfaction you may complain to the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by telephoning 0303 123 1113

How can you contact us?

If you require any further information or have any questions about your rights or how we use your personal information, please contact the Managing Director at the address below by post, email or telephone.

Marlow Gardner & Cooke Ltd, Boon Court, Papyrus Road, Werrington, Peterborough PE4 5HQ
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Fax 01733 320800
Email mydata@marlowgardner.co.uk