

BNF Insurance Services

Privacy Notice

We take your privacy extremely seriously and we will only use your personal details in line with this Privacy Notice. Please read it carefully.

This policy is also available on our website: <https://bnfinsurance.co.uk/>

BNF Insurance Services is an independent business.

This privacy notice is to let you know we promise to look after your personal information. This includes what you tell us about yourself and what we learn by having you as a customer. This notice explains how we do this and tells you about your privacy rights and how the law protects you.

Our Privacy Promise

We promise:

- To keep your data safe and private.
- Not to sell your data.
- To allow you to review your personal data at any time.

How the law protects you.

As well as our Privacy Promise, your privacy is protected by law under The Data Protection Act 2018. This section explains how that works.

Why we collect your Personal Data

Data Protection law says that we are allowed to use personal information only if we have a proper reason to do so. This includes sharing it with other relevant businesses. The law says we must have one or more of these reasons:

- To fulfil a contract we have with you, or
- When it is our legal duty, or
- When it is in our legitimate interest, or
- When you consent to it.

A legitimate interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

The data we may collect about you (your Personal Data)

This refers to the type of personal data that we, as an insurance broking firm, may collect and process about you as an insured person/policyholder, including special categories of personal data, in order to be able to provide an insurance quote, insurance policy, and/or deal with any claims or complaints.

Types of Personal Data	Details
Individual details ►	Name, address, other contact details (e.g. e-mail and telephone numbers), gender, marital status, date of birth, nationality, employer, job title, and family details, including their relationship to you.
Financial information ►	Bank account or payment card details.
Risk details ►	Information about you which we need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to previous claims, your health, criminal convictions, or other special categories of personal data.
Policy information ►	Information about the quotes you receive and policies you take out.
Credit and anti-fraud data ►	Credit history, credit score, sanctions and criminal offences, and information received from various anti-fraud databases relating to you.
Previous and current claims ►	Information about previous and current claims, (including other unrelated insurances) which may include data relating to your health, criminal convictions, or other special categories of personal data.
Special categories of personal data ►	Certain categories of personal data which have additional protection under the GDPR. These categories are health and criminal convictions.

Where we might collect your personal data from

We might collect your personal data from various sources, including:

- You:

- When you apply for our products and services
 - When you talk to us on the phone or in our office
 - When you use our website,
 - In emails and letters
 - In insurance proposals, claims or other documents
- Payment and transaction data;
 - Your family members, employer or representative;
 - Insurers, reinsurers and other insurance market participants;
 - Credit reference agencies;
 - Fraud prevention agencies, anti-fraud databases, sanctions lists, court judgements and other similar databases;
 - Government and law enforcement agencies such as the DVLA;
 - Open electoral register; or
 - Social networks
 - Public information sources such as Companies House
 - 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.

Which of the above sources we use will depend on your particular circumstances.

Who we share your personal information with

We may share your personal information with these organisations:

- Insurers, reinsurers and other insurance market participants;
- UK Financial Services Compensation Scheme
- Credit reference agencies
- Fraud prevention agencies
- Government and law enforcement agencies such as the DVLA.
- If you use direct debits, we will share your data with the Direct Debit scheme.
- If you make an insurance claim, information you give to us or the insurer may be put on a register of claims. This will be shared with other insurers, loss adjustors, solicitors and claims handlers.

We will not sell your information or pass it to marketing companies.

Marketing

We undertake not to use your personal information for marketing, which we can only do if we seek your explicit consent.

You will however receive important information such as renewals and changes to your existing products.

How long we keep your personal information

We will keep your personal information for as long as you are a customer of BNF Insurance Services.

After you stop being a customer we may keep your data for up to 10 year for the following reasons:

- To respond to any questions or complaints.
- To show that we treated you fairly.
- To maintain records according to the Insurance and Financial rules that apply to us.

We may keep your data for longer than 10 years if we cannot delete it for legal, regulatory or technical reasons.

If you choose not to give personal information or withdraw you consent

We need to collect personal information under the terms of a contract we have with you. If you choose not to give us this personal information or withdraw your consent it may delay or prevent us from providing you with an insurance product or service. It may also mean that we cannot perform services needed to manage your policies. It could mean that we have to cancel a product you have with us.

Your Rights

If you have any questions in relation to our use of your personal data, you should first contact the BNF Data Controller at the address shown below.

- You may request access to the data held about you by BNF and to receive a copy of the personal data that you have provided to us
 - Object to BNF processing your data;
 - Request rectification of any inaccuracies in the personal data we hold;
 - or
 - Withdraw your consent so that we stop processing your data;
- by submitting a request to The Data Controller at the address shown below.

The Data Controller
BNF Insurance Services
120 Old Road,
Clacton on Sea
Essex
CO15 3AH
Tel: 01255 444000

Your right to complain to the Information Commissioner's Office (ICO)

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 Data Protection Law, then you have the right to complain to the ICO.

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow Cheshire

SK9 5AF

0303 123 1113 (local rate) 01625 545 745 (national rate)