

PRIVACY POLICY

Introduction

We recognise our responsibility to treat your personal information with care and to comply with all relevant legislation, in particular the Data Protection Act 2018 and the EU General Data Protection Regulation (GDPR). This notice covers our requirement to provide you with information on how and why we use your personal data and of your rights under the legislation.

Data Controller

We have provided you with a quotation and/or administer your insurance policy and are classed as the “data controller” which means we process your data. The contact details are shown at the foot of this notice. Your data may be passed to other parties, including Insurers, for the purposes of quoting for or arranging your insurance. These parties could also be data controllers and where necessary will issue their own Data Protection Privacy Notices.

What personal information do we collect?

We collect personal data about you (whether over the phone or if you have submitted it via our website), which includes your name, address and contact information. For quotation purposes, we will also need to collect additional sensitive personal information about you such as date of birth and medical history. If there are other people to be covered under the policy, we will need to collect similar personal information about them. Before you tell us personal details about any other person, you must have their consent to do so and they must understand how we intend to use it.

What happens to your personal data?

We use your personal data to obtain insurance quotes that you have asked us to provide. If you accept a quotation, then we will use your data to arrange a policy and administer it on your behalf. If you need to make a change or a claim, we may need some further information from you in order to help. However, we will never collect any personal data from you that we do not need.

Your data is treated as confidential and will be processed exclusively by Cransford, who are solely based in the UK. However, during the process of obtaining quotes or arranging policies, your personal data will be shared with third parties, for example; insurance companies. (Please refer to the Data Controller section above.) This could mean your data travels outside the EEA (European Economic Area) if any insurance company stores information on servers outside the EEA. We will take every reasonable step possible to protect your data in these circumstances.

Please be assured that we will only share relevant personal data with third parties who are necessary to the fulfilment of any request you make.

In asking us to provide quotations and/or administer your policy you will automatically agree to us sharing all relevant information with the appropriate third parties.

We will use your name and contact information to tell you about any changes that may affect your insurance. We would also like to send you information about other products and services that we offer that will compliment your existing insurance policy. You have the option to unsubscribe from this service at any time.

We may use your data for research or statistical analysis but nothing contained within any report could identify you or any other person you have provided personal data for.

We will not give anyone else your personal information except on your instructions or authority, or where we are required to by law, or due to regulatory requirements.

Cookies

This section relates specifically to when you visit our website.

A cookie is a small information file that is sent to your computer and is stored on your hard drive. Cookies are what are often used so that sites can remember who you are to save you time when you re-visit a site. Our site statistics software currently also uses cookies to allow us to measure the level of activity occurring on the site. You can change the settings on your browser to prevent cookies being stored on your computer without your explicit consent, or download a web browser which prevents cookies from being stored at all <http://www.google.com/policies/privacy/ads/>

Retention of Your data

If we arrange a policy on your behalf, the terms of business we hold with insurers require us to retain your information for a minimum of seven years after the policy lapses. After this point we will delete it unless there is a regulatory, business or legal reason for us not to.

If you ask us for a quote but do not take this up, we will delete your personal information after the quotation period expires unless you provide us with consent to retain this information for a specified period of time. IE until your next renewal date.

If you have given us permission to use your information for other purposes, we will keep your data until you notify us that you no longer wish us to use it for that purpose.

Other uses for Your data

We would like to contact you at a point in the future if you have asked us for a quote but have not taken it up, or have lapsed a policy. If you provide us with consent, you will have the option to withdraw this at any point in the future by unsubscribing from emails or phoning or emailing us.

We will remind you of your choices when your policy comes up for renewal.

Updates to our Privacy Policy

From time to time we may need to update our privacy policy to comply with changes in the law or regulation or to ensure best practice. The most up to date policy will always be available on our website.

Your Rights

If at any point you have concerns over the information we hold or how we process it, you can get in touch to ask us to update it or correct it. You can also ask to see the information we hold or ask for it to be deleted. However, please be aware that asking us to delete your information will mean we can no longer administer or offer advice relating to your policy.

Contacting us

If you have a concern about how we use your personal information please contact our Data Protection Officer, by calling 028 9073 5207 or writing to: Data Protection Officer, Cransford, Unit 1, 21 Old Channel Road, Channel Wharf, Belfast, BT3 9DE

If you remain dissatisfied, you can complain to the Information Commissioners Office (ICO) by calling their helpline on 0303 123 1114.