

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 UK General Data Protection Regulation (GDPR) which we refer to as the “legislation” in this document. 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. Our contact details are shown at the end of this privacy policy. Your data may be passed to other parties, including Insurers, for the purposes of arranging your insurance. These parties could also be data controllers and where necessary will issue their own Data Protection Privacy Notices.

Personal Information

We will use personal information about you mainly to: -

- Provide you with a quotation from Insurers;
- Arrange and administer your policy if you buy one through us
- Arrange Premium Finance/Consumer credit if required
- Inform you about our products and services.

Some of the personal information we ask you to provide may be sensitive (special category) as defined in the legislation, e.g., you may have to give us information about your medical history, criminal convictions and driving offences. We are allowed under the legislation to collect such information for specified “insurance purposes” without your specific consent but it will only be used for the purposes set out above. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and that we may use their personal data in the same way as your own as set out in this notice.

Legal Basis for processing your Personal Information

We are required to have a lawful basis (as defined in the legislation) in order to process your personal data and the relevant bases which we use are show in the table below.

Purpose of processing	Lawful Basis
Providing quotations; arranging and administering insurance policies.	Necessary for the performance of an insurance contract.
Arranging Premium Finance/ Consumer Credit.	Necessary for the performance of a consumer credit contract.
Provision of information on products and services (Marketing).	Our legitimate interests or your explicit consent.
To notify you of changes in our service.	Our Legal and Regulatory obligations.
To prevent and detect fraud, money laundering and other financial crimes.	Our Legal and Regulatory obligations.
To meet general legal or regulatory obligations.	Our Legal and Regulatory obligations.

Marketing

We may contact you by email, newsletter, telephone, mail or other agreed means to keep you up to date about our products and services. The legislation allows us to do this in our own commercial interests for certain communications with previous customers. In other circumstances we can only do so with your explicit consent. In all cases you can opt out from receiving such communications at any time.

Disclosure of your Personal Information

As a necessary part of providing, you with the services described above we may need to disclose your personal data to other third parties. These include Premium Finance companies, Computer bureaux/Software Houses, Insurers, other Insurance Intermediaries, Insurance Industry databases, Government databases, Credit agencies, Regulatory authorities and the Police/other law enforcement bodies and this will be to assist with fraud prevention and detection.

Retention Period

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the period will be for a maximum of 7 years following the expiry of an insurance contract unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

International transfers of data

We may transfer your personal data to destinations outside the European Economic Area (EEA). Where we do, we will ensure that it is treated securely and in accordance with the legislation.

Your Rights

Under the legislation you have the following rights in relation to our processing of your personal data:

1. The right to be informed about how we use your personal data (This Privacy Policy);
2. The right to see a copy of the personal information we hold about you. (In most cases this will be free of charge);
3. The right to have personal information rectified if inaccurate or incomplete;
4. The right of erasure of your personal information where there is no compelling reason for its continued processing;
5. The right to restrict processing in certain circumstances, e.g., if its accuracy is being contested;
6. The right to data portability which, subject to certain conditions, allows you to obtain and reuse your personal data across different services;
7. The right to object to certain processing including for the purposes of direct marketing;
8. Rights to information in relation to automated decision making and profiling.

Complaints/Contact us

If you have a complaint about how we use your personal information, please contact us at the address below. You also have the right to lodge a complaint with the Information Commissioner's Office at any time.

For further information about this Privacy Policy, to access your personal information, or to exercise any of your other rights, please contact us Our address is 4 Aire Valley Park, Wagon Lane, Bingley, West Yorkshire, BD16 1WA. Email: mail@lwood.co.uk

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