

## PRIVACY POLICY

Please take time to read this document carefully as it contains details of the basis on how we process, collect, use, share, transfer and store your information. You should show this notice to all parties related to any insurance arrangements with Terry Osborne Insurance Services Limited. If you have given us information about someone else you are deemed to have their permission to do so.

### 1. Who we are

When we refer to 'we', 'us' and 'our' in this notice it means Terry Osborne Insurance Services Limited

When we say 'you' and 'your' in this notice we mean anyone whose personal information we may collect, including:

- Anyone seeking an insurance quote from us or whose details are provided during the quotation process
- Policyholders and anyone named on or covered by the policy
- Anyone who may benefit from or be directly involved in the policy or a claim including claimants, witnesses, directors and partners.

### 2. How we use Personal Information/ Marketing

Our Company may share information, including sensitive information that we collect about you and other parties relating to an insurance because it is:

- necessary for the performance of or to take steps for you to enter into a contract of insurance; or
- necessary for compliance with a legal obligation; or
- Communicate with you by e-mail, post, telephone, social media and/or mobile devices about our products or services that you may hold with us or that may be of interest to you
- necessary to protect your vital interests; or
- necessary for our own legitimate interests or those of other controllers or third parties; and
- necessary for a task carried out in the public interest or for an exercise of an official authority (e.g. a regulatory body).
- working with selected partners to display relevant online advertisements to you, and to our other customers, on third party websites and social media platforms. We do not share your personal information to do so.
- Verify your eligibility to credit facilities
- Enforce our terms and conditions

**We do not sell personal information to third parties**

**If you do not wish to receive marketing information about our products and services, you can tell us at any time by using the contact details found in section 8 'Know your Rights'.**

### 3. Our Disclosure of your Personal Information/Sensitive Data to Third Parties

- We may share your personal information including carefully selected third parties providing a service to us or on our behalf, these include our Insurance Providers, (you can request to view a list of all the insurance companies with whom we have arrangements), and/or Close Brothers Premium Finance (who is our selected finance provider governed by consumer credit legislations). This information may include your basic personal details such as name, age, address and gender, financial details in order to secure a direct debit agreement, criminal convictions, identification checks and background insurance risk details including previous claims information and business activities if it is relevant to your policy or claim.
- We may allow a potential acquirer or merger partner to review our databases although we would restrict their use and disclosure of this data during the diligence phase and direct them to treat the data confidentially.
- Other third parties with your consent or direction to do so.

### 4. Our Commitment to Protect your Personal Information

- Our software has security measures in place to help protect the information you have provided and entrusted with us from the risk of accidental or unlawful destruction or accidental loss, alteration or unauthorised disclosure or access.



## 5. Our use of Cookies and Links

- Our web site uses 'cookies'. Cookies are a small file of letters and numbers placed in your computer's browser to store your preferences. Cookies by themselves do not tell us your email address or other personally identifiable information unless you choose to provide this information to us by, for example, registering at one of our sites. Should you wish to delete or block cookies from your system please consult the privacy features in your browser.
- We may create links to other web sites and will make all reasonable efforts to link only to sites that meet similar standards to maintain each individual's right to privacy. However, there may be other sites that are not associated with or authorised by our Company that may have links leading to our site. Our Company cannot control these links and we are not responsible for any content appearing on these sites. Since our website does not control the privacy policies of third parties, you are subject to the privacy policies of that third party. We encourage you to ask questions before you disclose any personal information to others.

## 6. Transferring personal information outside of the UK

- Some of our suppliers may have servers outside of the EU. Our contracts with these suppliers require them to provide equivalent levels of protection for your personal information.

## 7. How long we keep personal information

- We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.
- We will only keep and or maintain information about an individual for as long as is necessary in providing our products and services or for compliance with a legal or regulatory obligation.
- We will keep information for much shorter periods if that information relates merely to a quotation which did not then result in a contract of insurance being arranged; in these circumstances we will keep information for a minimum retention period of 12 months and or maximum period of 18 months unless such information becomes manifestly out-of-date in which case we may keep quotation information for shorter periods.

This means we will only keep information that is necessary to keep so that we can sufficiently deal with administrative issues, queries, claims and/or for compliance with legal reasons; usually we will keep information for a minimum retention period of 7 years and or maximum period of 40 years after cessation of a product or service we have provided.

**In any event all information shall be stored in strict compliance with the GDPR legislation at all times.**

## 8. Know your rights - You have the right to:

- object to us using your personal information. We will either agree to stop using it or explain why we are unable to (the right to object)
- ask for a copy of the personal information we hold about you, subject to certain exemptions (data subject access request)
- ask us to update or correct your personal information to ensure its accuracy (the right of rectification)
- ask us to delete your personal information from our records if it is no longer needed for the original purpose (the right to be forgotten)
- ask us to restrict the use of your personal information in certain circumstances (the right of restriction)
- ask for a copy of the personal information you provide to us so you can use it for your own purposes (the right to data portability)
- complain if you feel your personal information has been mishandled. We encourage you to come to us in the first instance but you are entitled to complain directly to the Information Commissioners Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk)
- ask us at any time to stop using your personal information if using it is based only on your consent (the right to withdraw your consent).



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If you wish to exercise any of these rights, you can do so by contacting us at;

**Terry Osborne Insurance Services Limited**  
Sterling House  
7 Ashford Road  
Maidstone  
Kent  
ME14 5BJ

Telephone Number: 01622 745297  
Email Address: [info@terryosborneinsurance.co.uk](mailto:info@terryosborneinsurance.co.uk)

### Changes to our Fair Processing Notice

Occasionally it may be necessary to make changes to this notice. When this happens, we will provide you with an updated version at the earliest opportunity. The most recent version will always be available at request.

### Fraud Prevention, Detection and Claims History

The personal information we have collected from you may be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected you could be refused certain services, finance or employment. Further details of how your information will be used by these fraud prevention agencies and your data protection rights can be obtained by calling us on 01622 745297.

Terry Osborne Insurance Services Limited may seek information from other insurers, information agencies and social media to check the information you may have supplied and Terry Osborne Insurance Services Limited may provide the information you have supplied to other insurers for the same purpose.

Your privacy is important to us and we want to communicate with our clients in a way which has their consent and which is in line with UK law on data protection.

Please fill in the consent details:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

Telephone: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

**This consent is for one purpose only, to provide you with an insurance quotation and to service any existing insurance policy. Where you do not grant consent, we will not be able to use your personal data and therefore will not be able to search the market to obtain a competitive quotation for your business or personal use.**