

PRIVACY NOTICE



HOW WE PROTECT YOUR PERSONAL INFORMATION *PLEASE READ THIS CAREFULLY*

1. What Data do we Collect and where do we get it from?

For the purposes set out in this notice, the Information Commissioner (ICO) requires us to advise you that, information, including personal information detailed below relating to you or anyone else to be covered by an insurance policy ("**Personal Data and Special Categories of Data**") will be collected and processed by IBA Insurance Services Ltd and/or on its behalf by its third party service providers. This data will be provided by you, or any other person you may appoint to provide us with information. You will either be completing application forms or answering questions we ask you, in order to provide the required information. We may also obtain information from other sources that is readily available in the public domain such as the Internet of Things (IoT), Social Media, Press etc.

Personal Data....
This is information we may gather from you that will directly or indirectly identify you as individual and may also provide information about your cultural or social identity. This type of data must be processed strictly in accordance with our Basis at Law stated in the table below. This data will include but may not be limited to:- Your title, name, postal address, risk address, civil status, gender, current and or previous occupation, date of birth, contact details, registration number, mental health conditions, bank details, credit / debit card details, credit searches, National Insurance Number, Next of Kin information, children's data where the child is under 16 (only for travel insurance policies)
Special Categories of Data....
This is information we may gather from you that might reveal your racial or ethnic origin, political opinions, religious or philosophical beliefs, your health, sex life or sexual orientation. This data will be processed strictly in accordance with the Basis at Law stated in the table below. This data will include but may not be limited to:- Your title, gender, race, ethnic origin, political opinions, religious beliefs, physical or medical health conditions, driving licence origin, UK residency period, children's data where the child is under 16 (only for travel insurance policies), criminal history. Data for criminal convictions and offences will only be collected as permitted by UK Law. We will have asked for and recorded either your verbal or documented consent to process any special categories of data that we may have collected from you.

Each time you visit our website, we may automatically collect Technical information including IP address.

The controller of this Personal Data is IBA Insurance Services Ltd ("**we**" and "**us**"). of 111 High Street, Kings Lynn, Norfolk PE30 1DA. If you have any query, please contact Nick Osborne (nick@ibainsurance.co.uk). We process your Personal Data in accordance with this Privacy Notice, which is also available on www.ibainsurance.co.uk.

2. How and why do we Process Your Personal Data?

The following tables details :-

- why we collect your data and the consequences of not providing it
- our legal basis as required by the Regulations
- who we share your data with and why
- how long we will retain your data

Legal basis for processing	
Why we collect your data	We obtain, collect and process your Personal Data and Special Categories of Data (which includes sharing your data with others) to enable us to quote for your insurance needs, place you on cover, make any payment arrangements requested, make any alterations to your policy that you may request during the policy term, and in the unfortunate event that a claim occurs we will need to share your information to help you make your claim. We may also have regulatory and / or legal obligations for sharing data with others, but we will only share it for the purposes stated, or in a way you would reasonably expect us to, unless we inform you otherwise. If you do not provide the data requested it may not be possible to obtain a quote or provide you with a policy.

Our legal basis for processing your data	<p>In order to arrange your insurance we will be using one or more of the following legal bases:-</p> <ul style="list-style-type: none"> ● In respect of children’s data, a child being a person under the age of 16, which is only collected for the purposes of arranging travel insurance, we will seek parental consent to hold the data and record that consent. ● We will seek consent from you, either verbal over the phone, or signed consent from you where we are face to face, to enable us to process any special categories of data we may obtain from you, as described above. ● Processing is necessary in order for us to take steps, at your request, to enter into a contract of insurance when you ask us to place cover, and for the performance of that contract when you need to make a claim. ● Processing is necessary for us to comply with any legal or regulatory obligation ● Where we believe a customer is vulnerable, processing might be necessary to protect the vital interests of that person or other person covered by the policy ● We may have a legitimate interest in processing the data for changes to any quotation or policy which you may request, or for any other reason necessary to undertake any other requests related to your insurance policy 																																																																		
Who we share your data with and the reason for processing	<p>We are a Data Controller and in order to process your requests we may be sharing your data with one or more other Data Controllers. The Controllers we may share with and our reasons for sharing that information are listed but not limited to the following:-</p> <table border="1" data-bbox="306 622 1437 2098"> <tr> <td data-bbox="306 622 817 658">Insurers</td> <td data-bbox="823 622 1437 658">Quotation, cover, to manage and progress claims</td> </tr> <tr> <td data-bbox="306 667 817 703">Insurance Providers, (Placing Brokers, Delegated Authority Schemes, Wholesalers and the like)</td> <td data-bbox="823 667 1437 703">Quotation, cover, to manage and progress claims</td> </tr> <tr> <td data-bbox="306 712 817 748">Loss Adjusters</td> <td data-bbox="823 712 1437 748">To manage and progress claims</td> </tr> <tr> <td data-bbox="306 757 817 792">Insurance Fraud Bureau</td> <td data-bbox="823 757 1437 792">Potential policy fraud</td> </tr> <tr> <td data-bbox="306 801 817 837">Loss Assessor</td> <td data-bbox="823 801 1437 837">To manage and progress claims</td> </tr> <tr> <td data-bbox="306 846 817 882">Financial Conduct Authority</td> <td data-bbox="823 846 1437 882">Regulatory obligations</td> </tr> <tr> <td data-bbox="306 891 817 927">Financial Services & Compensation Scheme</td> <td data-bbox="823 891 1437 927">Compensation in the event of insurer failure, if eligible</td> </tr> <tr> <td data-bbox="306 936 817 972">Financial Ombudsman Service</td> <td data-bbox="823 936 1437 972">Unresolved Complaints, if eligible</td> </tr> <tr> <td data-bbox="306 981 817 1016">National Crime Agency</td> <td data-bbox="823 981 1437 1016">Suspected criminal / fraudulent activity</td> </tr> <tr> <td data-bbox="306 1025 817 1061">HM Treasury Sanctions</td> <td data-bbox="823 1025 1437 1061">Checking clients are not on the banned list</td> </tr> <tr> <td data-bbox="306 1070 817 1106">Premium Finance Company</td> <td data-bbox="823 1070 1437 1106">Payment of premiums</td> </tr> <tr> <td data-bbox="306 1115 817 1151">Police</td> <td data-bbox="823 1115 1437 1151">Legal obligations</td> </tr> <tr> <td data-bbox="306 1160 817 1218">Possible Suppliers</td> <td data-bbox="823 1160 1437 1218">Insurers replacement facilities - ie, white goods, jewellers, cleaning companies, restoration companies, approved repairers and garages, windscreen replacement company, plumbers, builders, electricians and the like.</td> </tr> <tr> <td data-bbox="306 1227 817 1263">Staff</td> <td data-bbox="823 1227 1437 1263">Administering the quotation and policy, claims or payments. 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How long we retain your data	We will retain your Personal Data for as long as your insurance policy is valid with us and for 20 years thereafter.
IMPORTANT	
<ul style="list-style-type: none"> For some of our products e.g.: motor and household insurance, we may carry out automated decision making (including profiling) to process your personal data in order for insurers to underwrite and price your insurance online and/or process your claim. We take care to ensure our profiling is fair, transparent and limited in purpose. We have stated the reasons we are collecting your data above, but in the event that you do not wish to provide us with your Personal Data for all or any of the above reasons, this may limit the insurers who will quote and agree to cover, and in some cases insurers may not wish to offer cover at all. If at any point in the future we need to amend this policy, every effort will be made to make you aware and our website will always have the latest version. 	

3. Where do we hold your Data?

At all times we will endeavour to hold your Data on servers within the UK, or within the European Economic Area (EEA). Where we share your information with other Data Controllers they must also agree to hold your Data within the EEA. However, in the unlikely event your data is to be held in any other geographical area we ensure that:-

- Data Controllers do not do so without our prior written authority and
- An appropriate transfer agreement is put in place to protect your personal data

4. Your Acknowledgment of this Notice and Your Rights

Under General Data Protection Regulation, you have rights and these are listed below.

Right to Be Informed	The General Data Protection Regulation sets out the information we must provide to you about your Data. All of the information we are required to give you is contained within this Privacy Notice. If you do not understand any part of this, you should contact us immediately and we will be happy to explain it to you.
Right of Access	You have the right to access and obtain a copy of the Personal Data, and any supplementary information that we hold about you to enable you to verify the lawfulness of the processing carried out. This will be provided free of charge, unless your request is unfounded, excessive or repetitive, and the information will be sent to you within 30 days of your request being received. If we refuse your request, you have the right to complain to the ICO.
Right to Rectification	You have the right to request that we correct any inaccuracies in the Personal Data we hold about you. This will be corrected within one month. If we are unable to correct the inaccuracy you have the right to complain to the ICO.
Right to Erasure	<p>You have the right to request that we erase your Personal Data. For example, you may exercise this right in the following circumstances:</p> <ul style="list-style-type: none"> your Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by us; you withdraw consent and no other legal ground permits the processing; you object to the processing and there are no overriding legitimate interests for the processing; your Personal Data was unlawfully processed; or your Personal Data must be erased for compliance with a legal obligation. <p>We refuse the right to delete your information when it falls within our data retention period stated above, as this data may be required to exercise or defend litigation in the event of a claim whether covered or not by the insurance policy. If you do not agree with this you have the right to complain to the ICO.</p>
Right to Restrict Processing	<p>You have the right to restrict our processing of your Personal Data where any of the following circumstances apply, although we will still be allowed to store it:</p> <ul style="list-style-type: none"> where you feel that the Personal Data which we hold about you are not accurate. Processing will be restricted until you verify the accuracy of the information where the processing is unlawful and you do not want your Personal Data be erased and request the restriction of its use instead; where we no longer need to process your Personal Data but the data may be required to establish, exercise or defend a legal claim where you have objected to our processing of your Personal Data pending the verification of whether or not our legitimate business interests override your interests, rights and freedoms. <p>Where you exercise your right to restrict our processing of your Personal Data, we will only continue to process it in accordance with the requirements of this policy or our legal obligations.</p>
Right to Data Portability	<p>You have a right to receive and transfer the Personal Data that we hold about you. This only applies to:-</p> <ul style="list-style-type: none"> personal data you have provided to us where the data was processed by you giving us your individual consent or for the performance of a contract and where processing was carried out by automated means. <p>Where you make such a request, this will be provided in a structured, commonly used, machine readable format such as a CSV file. This will be completed within one month of us receiving your request.</p>

Right to Object to Processing	<p>In certain circumstances, you have a right to object to our processing of your Personal Data</p> <ul style="list-style-type: none"> • Where we have processed it as a legitimate interest (including profiling) • Direct Marketing (including profiling) • Processing for scientific / historical research and statistics <p>We will still be able to process your Personal Data where</p> <ul style="list-style-type: none"> • We can demonstrate compelling legitimate grounds for us to process your Personal Data which override your interests, rights and freedoms • The processing is for establishment, exercise and defence of legal claims.
Right to Object to automated decision making including profiling	<p>You have a right not to be subjected to decisions being made solely by automated means without any human involvement. This might be the case where quotations are obtained online. We will still be able to carry out this type of decision-making where:-</p> <ul style="list-style-type: none"> • It is necessary to enter into or for the performance of a contract (such as a contract of insurance) which is the main reason we would use this type of decision-making; or • You have given your explicit consent for us to do so. <p>We will only process data in the way you would expect it to be used, and you will be entitled to have a person from our firm to review the decision so that you can query it and set out your point of view and circumstances to us.</p>
Right to Withdraw Consent	<p>Where the legal basis of consent has been used (and in our business we only use this for parental consent when collecting children's data in connection with travel insurance), you have the right to withdraw that consent at any time. Where you exercise your right to withdraw parental consent of the processing of any children's data, any data processed prior to the withdrawal of consent will remain valid.</p>

If you would like to exercise any of your rights detailed above, please contact Nick Osborne (nick@ibainsurance.co.uk).

You may raise any concerns about IBA Insurance Services Ltd processing of your Personal Data with the Information Commissioner Office on <https://ico.org.uk/>.

5. Changes to this Notice

We may amend this notice on occasion, in whole or part, at our sole discretion. Any changes to this notice will be effective immediately upon sending the revised notice to you by e-mail or post. If at any time we decide to use your Personal Data in a manner significantly different from that stated in this notice, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail or post and you will have a choice as to whether or not we use your information in the new manner. If you have questions or concerns about this notice, please contact Nick Osborne (nick@ibainsurance.co.uk).

6. Information about or provided by another person

Where your information for your policy has been provided to us by another person, we will send you a copy of this privacy notice directly to you, where we have your address, within one month of your policy being taken out. If we do not have / are unable hold your address for any reason, we will send a copy of this to the person arranging the insurance with instructions to pass this to you within one month. Where you have taken out a policy and provided us with information about another person, e.g.: an additional driver to your motor policy, an additional person to your travel insurance particularly where health conditions have been disclosed, it is unlikely we will have their address, and therefore you must provide them with a copy of this Privacy Notice so that they will know how their data is being used. Additional copies can be supplied on request.