

ABOUT US

We, Barry Grainger Ltd, trading as BG Insurance (also referred to as “we”, “us”, or “our”) are a registered company in England (Company no. 3957323). **Our** registered address is Unit 9, Decimus Park, Kingstanding Way, Tunbridge Wells TN2 3GP.

For any questions or concerns relating to this Privacy Policy or our data protection practises, or to make a subject access or any other request regarding the information we hold, please contact us by:

Post: Data Controller at Barry Grainger Ltd., Unit 9, Decimus Park, Kingstanding Way, Tunbridge Wells TN2 3GP.

Email: dataprotection@bginsurance.co.uk

Phone: 01892 501501

THE PURPOSE OF THIS NOTICE

In accordance with the General Data Protection Regulation and related UK data protection legislation, we are committed to protecting the confidentiality and security of the information that you provide to us.

This Notice is designed to help you understand what kind of information **we** collect in connection with **our** products and services and how **we** will process and use this information. In the course of providing you with products and services **we** will collect and process information that is commonly known as personal data.

This Notice describes how we collect, use, share, retain and safeguard personal data.

This Notice sets out your individual rights; we explain these later in the Notice but in summary these rights include your right to know what data is held about you, how this data is processed and how you can place restrictions on the use of your data.

WHAT IS PERSONAL DATA?

Personal data is information relating to an identified or identifiable natural person. Examples include an individual's name, age, address, date of birth, their gender and contact details.

Personal data may contain information which is known as special categories of personal data. This may be information relating to an individual's health, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic and biometric data, or data relating to or sexual orientation.

Personal data may also contain data relating to criminal convictions and offences.

For the purposes of safeguarding and processing criminal conviction and offence data responsibly, this data is treated in the same manner as special categories of personal data, where we are legally required to comply with specific data processing requirements.

PERSONAL DATA WE COLLECT

In order for **us** to arrange and administer insurance for you **we** will collect and process personal data about **you**. **We** will also collect your personal data where you request information about **our** services, customer events, promotions, and campaigns.

We may also need to collect personal data relating to others in order to arrange and administer insurance. In most circumstances, you will provide **us** with this information. Where you disclose the personal data of others, you must ensure you are entitled to do so.

You may provide **us** with personal data when completing online quote or contact forms, when you contact **us** via the telephone, when writing to **us** directly via post, email, or SMS or where **we** provide you with paper-based forms for completion or we complete a form in conjunction with you.

We will share your personal data within **our** business and with business partners. This is normal practice within the insurance industry where it is necessary to share information in order to place, quantify and underwrite risks, to assess overall risk exposure and to process claims. It is also necessary to determine the premium payable and to administer **our** business.

We also share personal data with authorised third parties, this is necessary where **we** are required to do so by law, where **we** need to administer **our** business, to quote for, source, place and administer your insurances, including arranging insurance premium finance, to perform underwriting activities and to process claims. Some examples follow:

- Insurers;
- Other Insurance Brokers;
- Underwriters;
- Premium finance providers;
- Credit reference agencies;
- Debt recovery agencies;
- Claims handling companies;
- Loss adjusters;
- Reinsurers;
- Regulators.

With your consent **we** may also share your personal data within **our** group of businesses to offer you products and services that may be of interest to you.

We will collect your personal data when you visit **our** website, where **we** will collect your unique online electronic identifier; this is commonly known as an IP address.

We may also record your visit to our website via online tracking software using JavaScript. Users are selected at random for this visualisation behavioural monitoring for the purpose of generating an exceptional user experience on our website.

We will also collect electronic personal data when you first visit **our** website where **we** will place a small text file that is commonly known as a cookie on your computer. Cookies are used to identify visitors and to simplify accessibility, and to monitor visitor behaviour when viewing website content, navigating **our** website and when using features. For more information, please see our Cookie Policy.

We may record your communications with **us** when contacting **our** customer service, complaints, and other customer focused functions. **We** may also collect personal data through the use of telematics or similar locational tracking services, where you have agreed to the use of this particular service.

Where **we** collect data directly from you, **we** are considered to be the controller of that data i.e., **we** are the data controller. Where **we** use third parties to process your data, these parties are known as processors of your personal data. Where there are other parties involved in underwriting or administering your insurance, they may also process your data in which circumstance **we** will be a joint data controller of your personal data.

A data 'controller' means the individual or organisation which, alone or jointly with others, determines the purposes and means of the processing of personal data.

A data 'processor' means the individual or organisation which processes personal data on behalf of the controller.

As a provider of insurance services, **we** will process the following categories of data:

- Personal data such as an individual's name, address, date of birth, gender, contact details and details of historic claims
- Special categories of personal data such as health and details on historic claims resulting in injury (physical and physiological)
- Data relating to criminal convictions and offences such as details of driving offences or insurance fraud

If you object to the collection, sharing and use of your personal data **we** may be unable to provide you with **our** products and services.

For the purposes of meeting the Data Protection Act 2018 territorial scope requirements, the United Kingdom is identified as the named territory where the processing of personal data takes place.

If you require more information about **our** insurance processes or further details on how **we** collect personal data and with whom **we** share data with, please contact us by e-mailing dataprotection@bginsurance.co.uk.

DO WE NEED YOUR PERSONAL DATA?

We will use your personal data for the performance of our contract with you, to quote for and provide you with insurance products and services, to process claims and renewals, to administer your policy and **our** business, to respond to any requests from you about services **we** provide and to process complaints. **We** will also use your personal data to manage your account, perform statistical analysis on the data **we** collect, for financial planning and business forecasting purposes and to develop new and market existing products and services.

We will use the special category and criminal conviction data we collect about you for the performance of our contract with you which is deemed to be necessary for reasons of substantial public interest. This allows us to quote for and provide you with insurance products and services, to process claims and renewals and to administer your policy.

In purchasing **our** products and services you should understand that you are forming a contract with **us**. If you contact **us** for a quote or request details on the services **we** provide, **we** consider ourselves as having a legitimate business interest to provide you with further information about **our** services.

In some situations, **we** may request your consent to market **our** products and services to you, to share your data or to transfer your data outside the UK and European Economic Area.

Where **we** require consent, your rights and what you are consenting to will be clearly communicated to you. Where you provide consent, you can withdraw this at any time by contacting **us** by e-mailing dataprotection@bginsurance.co.uk

You should be aware that **we** use automated decision making (services/tools and techniques) to check for customer suitability to **our** products, for example **we** might perform a credit search to check an individual's solvency and credit rating. **We** also analyse data to identify products and services that customers may be interested in; this is commonly known as profiling. You have the right to object to the use of profiling activities and the use of automated decision making (services/tools and techniques).

Please contact **us** if you object to the use of, or you have any questions relating to the use of, your data, the retention of your personal data or the use of profiling and automated decision-making services/tools and techniques. You can opt out of receiving marketing services by e-mailing customerservice@bginsurance.co.uk.

HOW LONG WILL WE KEEP YOUR DATA?

We will retain your personal data at the end of any contractual agreement for a period of 7 years. We will retain special category and criminal conviction data for a period of 18 months after your policy with us ends. Where you have requested a quote, **we** will retain your personal data for 7 years, where you have contacted **us** for details of **our** services and products, **we** will retain your personal data for 18 months. Where you or law enforcement agencies inform us about any active investigation or potential criminal prosecution, we will comply with legal requirements when retaining this data.

The retaining of data is necessary where required for contractual, legal, or regulatory purposes or for our legitimate business interests for statistical analysis (profiling) and product development and marketing purposes.

Sometimes **we** may need to retain your data for longer, for example if **we** are representing you or defending ourselves in a legal dispute or as required by law or where evidence exists that a future claim may occur.

INTERNATIONAL TRANSFERS OF PERSONAL DATA

We send limited data to third parties based outside of the UK to countries where data protection laws may not provide the same level of protection as the European Economic Area. This is necessary

for the purposes of administering our business. We will take steps to ensure your data is adequately protected such as entering into 'standard data protection clauses.' Such parties are not permitted to use your personal data for any other purpose than for what has been agreed with us. These parties are also required to safeguard your personal data through the use of appropriate technical and organisational data security measures and are prohibited from disclosing or sharing your data with other third parties without **our** prior authorisation, or unless as required by law.

Please contact **us** for a list of countries and organisations your personal data is transferred to.

YOUR RIGHTS

Individuals are provided with legal rights governing the use of their personal data. These grant individuals the right to understand what personal data relating to them is held, for what purpose, how it is collected and used, with whom it is shared, where it is located, to object to its processing, to have the data corrected if inaccurate, to take copies of the data and to place restrictions on its processing. Individuals can also request the deletion of their personal data.

These rights are known as Individual Rights under the Data Protection Act 2018. The following list details these rights:

- The **right to be informed** about the personal data being processed;
- The **right of access** to your personal data;
- The **right to object** to the processing of your personal data;
- The **right to restrict** the processing of your personal data;
- The **right to rectification** of your personal data;
- The **right to erasure** of your personal data;
- The **right to data portability** (to receive an electronic copy of your personal data);
- Rights relating to automated decision-making including profiling.

Individuals can exercise their Individual Rights at any time. As mandated by law **we** will not charge a fee to process these requests, however if your request is considered to be repetitive, wholly unfounded and/or excessive, **we** are entitled to charge a reasonable administration fee.

In exercising your Individual Rights, you should understand that in some situations **we** may be unable to fully meet your request, for example if you make a request for **us** to delete all your personal data, **we** may be required to retain some data for taxation, prevention of crime and for regulatory and other statutory purposes.

You should understand that when exercising your rights, a substantial public or vital interest may take precedence over any request you make. In addition, where these interests apply, we are required by law to grant access to this data for law enforcement, legal and/or health related matters.

The flow of data within the insurance sector is complex and **we** ask you to keep this in mind when exercising your 'rights of access' to your information. Where **we** may be reliant on other organisations to help satisfy your request this may impact on timescales.

If you require further information on your Individual Rights or you wish to exercise your Individual Rights, please contact **our** Compliance Team by e-mailing: dataprotection@bginsurance.co.uk or by writing to **us** at: Data Controller at Barry Grainger Ltd., Unit 9, Decimus Park, Kingstanding Way, Tunbridge Wells TN2 3GP.

PROTECTING YOUR DATA

We will take all appropriate technical and organisational steps to protect the confidentiality, integrity, availability and authenticity of your data, including when sharing your data within our business and authorised third parties.

COMPLAINTS

If you are dissatisfied with any aspect of the way in which we process your personal data please contact our Complaints Team by emailing complaints@bginsurance.co.uk. You also have the right to complain to the UK's data protection supervisory authority, the Information Commissioner's Office (ICO). The ICO may be contacted via its website which is <https://ico.org.uk/concerns/>, by [live chat](#) or by calling their helpline on 0303 123 1113.

HOW TO CONTACT US

If you have any questions regarding this Notice, the use of your data and your Individual Rights please contact **us** by e-mailing: dataprotection@bginsurance.co.uk or by writing to us at: Data Controller at Barry Grainger Ltd., Unit 9, Decimus Park, Kingstanding Way, Tunbridge Wells TN2 3GP.