

## PRIVACY NOTICE

### About Us

**Lansdowne Woodward Limited** (also referred to as “we”, “us”, or “our”) are a registered company in England (Company no. **04583177**). **Our** registered address is **Princes Court, Princes Road, Ferndown, Dorset, BH22 9JG**.

### The Purpose of this Notice

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 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** firm 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;
- Underwriters;
- Premium finance providers;
- Credit reference agencies;
- Debt recovery agencies;
- Claims handling companies;
- Loss adjusters;
- Insurance brokers;
- Reinsurers;
- Regulators.

**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** 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 care, complaints and other customer focused functions.

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 **our** Data Privacy Representative whose contact details can be found at the end of this notice.

## **Why 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 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.

**Our** retention periods for Personal Data are based on business needs and legal requirements. **We** retain Personal Data for as long as is necessary for the processing purpose(s) for which the information was collected, and any other permissible, related purpose. For example, **we** retain certain transaction details and correspondence until the time limit for claims arising from the transaction has expired, or to comply with regulatory requirements regarding the retention of such data. When Personal Data is no longer needed, **we** either irreversibly anonymise the data (in which case **we** may further retain and use the anonymised information) or securely destroy the data.

The retaining of data is necessary where required for contractual, legal or regulatory purposes or for **our** legitimate business interests for 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.

Please contact **our** Data Privacy Representative 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. You can opt out of receiving marketing services by e-mailing [mail@lansdowne-woodward.co.uk](mailto:mail@lansdowne-woodward.co.uk).

## 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** Data Privacy Representative whose contact details can be found at the end of this notice.

## 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** firm and authorised third parties.

## Data Privacy Representative

To ensure data privacy and protection has appropriate focus within **our** organisation **we** have a Data Privacy Representative who reports to our senior management team. The Data Privacy Representative's contact details can be found at the end of this notice.

## Complaints

If you are dissatisfied with any aspect of the way in which **we** process your personal data please contact Data Privacy Representative. 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](http://www.ico.org.uk/concerns/) which is [www.ico.org.uk/concerns/](http://www.ico.org.uk/concerns/), by [live chat](#) at [ico.org.uk/global/contact-us/live-chat](http://ico.org.uk/global/contact-us/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 or your Individual Rights please contact **our Data Privacy Representative** at **Princes Court, Princes Road, Ferndown, Dorset, BH22 9JG** or by e-mailing [mail@lansdowne-woodward.co.uk](mailto:mail@lansdowne-woodward.co.uk) or by telephoning **01202 874 989**.