

About Us

Shire Insurance Services Ltd will be the controller of the data you provide to us. Our company number is 6846827 and our registered office is 1 Calico Business Park, Sandy Way, Amington, Tamworth B77 4BF. We are authorised and regulated by the Financial Conduct Authority under registration number 742876.

How your information will be used

In order to obtain insurance quotations on your behalf, it will be necessary to collate information about you and your business. This could include, but is not limited to, personal information, contact details, property information, business information, financial details, medical information, insurance history, financial history and conviction details. Only information pertinent to the covers required will be processed.

This information is required to ensure the correct cover is provided for your requirements and to ensure the Insurance Company are aware of the risk they are insuring. Failure to provide information requested, giving incorrect information, or not providing information of which you are expected to recognise that insurers may need to be aware, may result in us being unable to offer you a quotation, cover not being suitable for your requirements, claims not being paid or cover being cancelled. Insurers have the right to impose additional terms or premium should they become aware of information which may have influenced their decision to offer cover or the terms of the cover offered.

Shire Insurance Services Ltd has a legitimate interest to process the data we currently hold on you to service the policies we have previously arranged. This will include obtaining alternative quotations, placing cover and assisting with claims. This interest continues even after cover has expired should our assistance be required in relation to claims during the policy period. Processing data is necessary for the purposes of legitimate interest pursued by Shire Insurance Services Ltd except where such interests are overridden by the interests, rights or freedoms of the data subject (you). The processing of information under the legitimate interests condition will be fair and lawful and will comply with all the data protection principles. Information relating to Due Diligence checks and payment information may be kept, processed and shared for Shire Insurance Services Ltd purposes or for those of a third party to whom we disclose it. Relevant or necessary information may also be used for the purpose of fraud prevention and/or to recover debt.

In regards to Special Category Data, we will require your consent in order for us to process, share and store this information. Without this consent, we will be unable to deal with your policy. Where you are providing information on behalf of others, such as employees, it is assumed that you have obtained consent to share this information with Shire Insurance Services Ltd prior to doing so and we will not be responsible for obtaining consent from each individual. Special category data is defined as information relating to an individual's race, ethnic origin, political views, religion, trade union membership, genetics, biometrics (where used for

ID purposes), health, sex life or sexual orientation.

Within our role as broker, we need to share some or all of your information with insurance providers to obtain insurance quotations. This process may involve more than one provider to ensure we are recommending the most adequate cover for your requirements. We will only ever share the information pertinent to the cover required.

For fraud prevention purposes, we will use the data we hold on you to verify company details, the business credit risk and financial sanctions.

If you request finance arrangements to pay for your insurances, we will also share your information with third party finance providers for use in credit decisions and to set up finance agreements.

The third party finance company have their own responsibilities in relation to your data and we can arrange for this information to be provided on request.

If a claim should arise on your policy, or to which you are party, it may be necessary to share your data with loss adjusters and service providers to arrange replacement, repair or necessary services.

Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

All data we currently hold on you will be processed by our staff at our registered office. Data is stored on a cloud based system whose servers are located within the UK with a back-up server located within Canada. To provide technical support, our software house, Applied Systems, has access to our data. However, this data is not processed or used by Applied Systems for any purpose other than

providing technical support to Shire Insurance Services Ltd.

We will retain any information we have collected about you for as long as necessary, as defined by the Financial Conduct Authority after our professional relationship has terminated. Data held electronically may be retained for longer than paper records.

Some insurance decisions are made by automated processes and depend on the information entered into the quoting system. This may mean that cover or terms offered by an insurer following an automated process may differ slightly from those offered following a manual review. If you wish for a quote made by an automated process to be reviewed by an underwriter, please let us know. As an insurance broker, we have a duty to ensure you are aware of other insurance products which we feel would be beneficial to you. If you would prefer we did not make any recommendations, please let us know.

From time to time, we may like to contact you regarding other services we can offer. We will ask you for your preferred method of contact prior to you being sent any information of this kind. You can change your instructions at any time.

Your rights

At any time, you can request a copy of the information relating to yourself that we hold. If you find that any of the information we hold on you is incorrect, you have the right to request this be amended.

You also have the right to restrict how we process your data, the right to object to how we process

your data and rights related to automated decision making. If you require any further information regarding these rights, please do not hesitate to call us.

You also have a right to “be forgotten”, this means you can ask for the information which we hold about you to be deleted from our records but this will mean that we will be unable to continue to handle your insurance arrangements including claims.

Under the General Data Protection Regulation you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us processing your personal data, we will stop unless there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim.

Complaints

At any time, should you feel the need to make a complaint about our services, we encourage you to make this complaint to Mr Keith Dickinson, at the above address or to call on 01827 306532. If you are not satisfied with the outcome of your complaint, you are entitled to refer it to the Financial Ombudsman Service. Further information is available at <http://www.financialombudsman.org.uk/> The FOS Consumer Helpline is on **0800 023 4567** (free for people phoning from a “fixed line”; for example, a landline at home) or **0300 123 9123** (free for mobile-phone users paying monthly charge for calls to number’s starting 01 or 02).

Alternatively you can contact them at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Changes to our privacy policy

We reserve the right to change this policy at any time and any changes we may make to our policy in the future will be posted on our website and not by individual written communication. Such changes will be effective from the time of posting and we therefore advise that you check this policy regularly.

Version: 07/19