



Privacy Notice

SET OUT THE BASIS HOW WE COLLECT, MANAGE
AND USE PERSONAL DATA



Insurance Direct Group Solutions Limited (t/as get indemnity or getindemnity.co.uk) takes your privacy seriously and understands that you care about how your personal information is used and shared.

We will only collect and use your personal information in accordance with the terms of this notice and in a manner that is consistent with our obligations and your rights under the law. This Privacy Notice explains the types of personal information we collect and how we use, disclose and protect that information.

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Your Rights

As a data subject, you have the following rights under Data Protection Law (the applicable law and regulation relating to the processing of personal data) which this notice and our internal policies are designed to facilitate:

- The right to be informed about our collection and use of your personal data;
- The right to request a copy of the personal data we hold about you;
- The right to have any personal data we hold about you that is inaccurate or incomplete rectified;
- The right to ask us to delete any personal data we hold about you;
- The right to restrict the processing of your personal data;

- The right to obtain a copy of your personal data and to transfer it to another organisation;
- The right to object to us using your personal data for particular purposes; and
- Rights with respect to automated decision making and profiling.

If you have any questions, comments or concerns about our use of your personal data, or you wish to exercise any of the rights listed above, please contact us.

If you are dissatisfied with our response you have the right to make a complaint to the UK's supervisory authority, the Information Commissioner's Office.

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What information do we collect?

In this privacy notice, your "personal information" means information that could allow you to be identified. In order for us to provide insurance quotes, insurance policies, and/or deal with any claims and for crime prevention, we need to collect and process personal data about you.

We use cookies and other tools (such as web analytic tools) to automatically collect information about you when you use our websites, subject to the terms of this Privacy Notice and applicable data laws and regulations.

Our websites may contain links to other websites. Please note that we have no control over how your data is collected, stored, or used by other websites and we advise you to check the privacy policies of any such websites before providing any data to them.

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How do we use your information?

Our use of your personal information will always have a lawful basis, either because it is necessary for our performance of a contract with or arranged for you, because you have consented to our use of your personal data or because it is in our legitimate interests.

When you become a customer, we will on occasion use your name and email address to send you information about other products and services we offer that we think may be of interest to you. We may also send you risk management information that we think will help you manage and mitigate the risks in your business and minimise their financial impact.

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The use of personal information for marketing

We are permitted to process your information to send you marketing material where we have a legitimate business purpose. When we process information for our legitimate interest, we make sure to consider and balance any potential impact on you and your rights under data protection laws. We will not use your personal information for activities where our interests are overridden by yours, unless we have your consent or are otherwise required or permitted by law.

We continually review our marketing activities and consider its impact on our customers. We have concluded our customers find this information useful in managing their risk exposures. In the context of our professional and commercial relationship with our customers we believe our marketing activity represents a minimal intrusion into the customer's privacy and there is no other unreasonable impact. Furthermore, we will provide our customers with the opportunity to unsubscribe from receiving marketing material in every marketing communication they receive.

We may send marketing information to prospective clients who have used our services in the past or whose contact details have been provided to us or other third-party introducers.

We continually review our marketing activities and consider its impact on prospective clients. We have concluded the use of this personal information is within the reasonable expectation of the recipients and that the impact on the prospective customer's privacy is minimal. The limited nature and frequency of such communications ensure that such activity does not become intrusive.

For these reasons, we have decided to base the use of personal information for marketing purposes on the ground that we have a legitimate interest in providing prospective clients with such material.

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Marketing to Individuals

The Privacy and Electronic Communications Regulation (PECR) requires that electronic marketing communications are not sent to individuals unless they have consented to receive such material. An Individual is defined as a natural person, a sole trader or an unlimited partnership. It does not apply to corporate entities even where an email address includes personal information.

We utilise the “soft opt-in” process available under PECR to obtain this consent. This means organisations can send marketing texts or emails if:

- they have obtained the customers contact details in the course of a sale (or negotiations for a sale) of a product or service to that person;
- they are only marketing their own similar products or services; and
- they gave the individual the opportunity to refuse or opt out of the marketing, both when first collecting the details and in every message after that.

We offer our customers the opportunity to decline receiving marketing material when we collect customers' contact details, whether the prospective sale is conducted by telephone, online or by email, and the option to unsubscribe is also included in all subsequent marketing communications.

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Special Categories of Personal Information

In some circumstances, we may need to collect and use special categories of personal data (e.g. health information) or information relating to criminal convictions and offences. Where this is required, we will only process this information if it is required for an insurance purpose, such as advising, arranging, underwriting, handling a claim or exercising a right or complying with an obligation under an insurance contract. We will ensure that the processing of the special category data is necessary and proportionate for that purpose.

In certain circumstances we may need your consent to process such information. Where we need your consent, we will ask for it separately and you do not need to give your consent and may withdraw it at any time. However, if you do not give your consent, this may affect our ability to arrange and administer the insurance cover from which you benefit and may prevent us from arranging cover for you or handling your claims.

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Safeguarding your Personal Information

We take all reasonable precautions to keep your personal information secure and require any third parties that handle or process your personal information for us to do the same. Access to your personal information is restricted to prevent unauthorised access, modification or misuse and is only permitted among our employees and agents on a need-to-know basis. In order to prevent

unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect offline and online.

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Retaining your Personal Information

We will keep your personal data only for so long as is necessary and for the purpose for which it was originally collected. In particular, for so long as there is any possibility that either you or we may wish to bring a legal claim under this insurance, or where we are required to keep your personal data due to legal or regulatory reasons.

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Transferring your Personal Information

We may need to transfer your data to insurance market participants or their affiliates or sub-contractors which are located outside of the European Economic Area (EEA). Those transfers would always be made in compliance with Data Protection Law. You are deemed to accept and agree to this by using our site and/or our offline services and submitting information to us.

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Who do we share your information with?

In order for us to provide insurance quotes, arrange insurance policies, and/or deal with any claims or complaints, we need to collect and process personal data about you and to share this information with third parties such as other insurance intermediaries, insurers, reinsurers and loss adjusters. We may also disclose personal data for these purposes to our service providers and agents that perform activities on our behalf. In certain circumstances, we may be legally required to share certain data held by us, which may include your personal data, for example, where we are involved in legal

proceedings, where we are complying with legal obligations, a court order, or a governmental authority.

Where you have been referred to us by a third party we may pay them a commission. To enable the third party to reconcile the commission payments it is due we may also share your personal information with them for this purpose. We will not provide them with any personal information they do not already possess as part of their existing business relationship with you, other than the month of a policy inception or renewal giving rise to a commission payment. We have undertaken an assessment of the impact of such processing on your privacy and has concluded that such impact is minimal. If you have any concerns about the processing of your personal information for this purpose, please contact us.

Information obtained during the course of negotiating a claims settlement on behalf of a client may be used in the negotiation of a claim with the same insurer for another client or clients. The information will only be shared with the common insurer and enables us to provide a more effective claims handling service to our clients without compromising the confidentiality of client information. We have determined that this processing is necessary for the performance of its legitimate business interests.



Your Right to Request a Copy of your Personal Information

You have the right to ask for a copy of any of your personal data held by us. No fee is payable, and we will provide any and all information in response to your request free of charge. We may charge a reasonable fee when a request is manifestly unfounded or excessive, particularly if it is repetitive.

We want to make sure that your personal information is accurate and up to date. You can ask us to correct or remove information you think is inaccurate.

Please contact us if you have any questions about this notice, or the information we hold on you, please contact our Data Protection Officer (Simon Taylor).

Email: info@getindemnity.co.uk

Telephone: 0345 625 0711

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Your Right to Object

You have the right to object to our use of your personal details for direct marketing purposes whereupon we will cease such activity immediately. If you wish us to stop sending you marketing material you can contact us by telephone, email or via our website.

Email: info@getindemnity.co.uk

Telephone: 0345 625 0711

Website: <https://getindemnity.co.uk>

You can also unsubscribe from our mailings by clicking on the link in one of our electronic messages. All our electronic marketing communications will include the option to unsubscribe.

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Your Right to Complain

If you are not satisfied with our use of your personal data or our response to any request by you to exercise any of your rights under Data Protection Law, or if you think that we have breached Data Protection Law, then you have the right to complain to the ICO. The contact details of the ICO are set out below:

Information Commissioners Office
Wycliffe House, Water Lane Wilmslow,
Cheshire, SK9 5AF

Tel: 0303 123 1113

Email: casework@ico.org.uk

Changes to this privacy notice

We may change this Privacy Notice from time to time. Any changes will be immediately posted on our website. We will give you reasonable notice of any material change. We encourage you to visit frequently to stay informed about how we use your personal information.