domusIQ MGA (UK) Ltd

Privacy Notice

May 2026

Version	V3
Effective Date	27/05/2026
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1. Introduction

This Privacy Notice explains how domusIQ MGA (UK) Ltd (“**we**”, “**us**”, “**our**”) collects and uses **personal data** when you use our website, contact us, request a quote, buy or renew insurance through us, or when we help administer a policy or claim. It also explains your rights and how to contact us or complain.

If you provide personal data about another person (for example, a family member, employee, director, named driver, beneficiary, claimant or witness), you should show them this notice as soon as possible.

2. Who we are (Data Controller) and how to contact us

domusIQ MGA (UK) Ltd is the **data controller** for the personal data described in this notice. This means we decide how and why we process it.

Contact details

- **Address:** 86-90 3rd Floor, Paul Street, London, EC3A 8AA
- **Email:** hello@domusiq-uw.com
- **Telephone:** 02039892590
- **Website:** www.domusiq-uw.com

Data protection contact
We are not required to appoint a Data Protection Officer (DPO) in most cases, but we do have a nominated privacy contact. Please email hello@domusiq-uw.com with the subject line “Data Protection”.

3. Whose personal data we collect

We may collect personal data about:

- **Individual customers and prospective customers** (all individual policyholders we serve are UK-based);
- **Representatives/contacts at corporate customers** (who may be located worldwide);
- People **named on or connected to** a policy (e.g., directors/partners, employees, additional insureds, beneficiaries);
- **Claimants, witnesses and third parties** involved in an incident or claim (a small number of our staff handle claims support);
- People who **contact us**, complain, or interact with our website.

4. Personal data we collect

The categories of personal data we may collect include:

4.1 Identity and contact data

- Name, title, date of birth, gender (where relevant)
- Home/work address, email, telephone number
- Employer/company details, role/position (for business customers)

4.2 Insurance and risk data

- Information needed to quote/arrange cover (e.g., property/vehicle/risk details, business activities, claims history, policy history)
- Information relevant to servicing and renewals

4.3 Financial and payment data

- Bank/payment details (where we collect/handle them)
- Credit reference outcomes where instalments/premium finance is requested (if applicable)

4.4 Special category data (only where necessary)

This may include **health/medical information** (e.g., to place certain covers or administer a personal injury element of a claim). We only use this type of data where necessary and with appropriate safeguards.

4.5 Criminal offence/conviction data (limited and relevant only)

For some insurance products (and anti-fraud checks), we may process information about criminal convictions/offences where relevant and lawful.

4.6 Website and device data

- IP address, device type, browser/OS, pages visited, referring URLs, and cookie identifiers (where used)

5. How we collect personal data

We collect personal data:

- **Directly from you** (e.g., website forms, phone, email, meetings, post);
- **From others** involved in the insurance chain (e.g., insurers, underwriters, MGAs, other intermediaries, claims handlers, loss adjusters, legal advisers);
- **From public sources** where appropriate (e.g., Companies House or other public registers);
- **From fraud prevention/credit reference agencies** (where relevant to the product/service).

Timing of privacy information: Where we collect data from you, we aim to provide privacy information **at the time we obtain it**. Where we obtain it from another source, we provide privacy information **within a reasonable period (usually within one month)** or at first contact, as required.

6. Why we use your personal data (purposes) and our lawful bases

UK GDPR requires us to have a lawful basis for processing. Common lawful bases for insurance broking include **contract**, **legal obligation**, and **legitimate interests**, and in some cases **consent**.

6.1 Summary table (recommended for transparency)

A. Quoting, arranging and administering insurance

What we do	Typical data used	Lawful basis
Provide quotes, advise (if applicable), arrange/renew cover, administer policies	Identity/contact; insurance/risk; (sometimes) special category data; (sometimes) criminal offence data	**Contract** (to enter into/perform a contract) and/or **legitimate interests** (running our brokerage)

B. Claims support (OUTSOURCED)

What TPA do	Typical data used	Lawful basis
Notify/assist with claims, liaise with insurers/loss adjusters/experts, manage communications	Identity/contact; claim details; (sometimes) health data; third-party data	**Contract / legitimate interests**; and where required, an Article 9/10 condition for special/criminal data (see 6.2)

C. Legal/regulatory compliance and preventing financial crime

What we do	Typical data used	Lawful basis
Identity verification, sanctions/AML screening (where applicable), fraud prevention, regulatory reporting,	Identity data; verification checks; risk/fraud indicators	**Legal obligation** and/or **legitimate interests** (preventing fraud and protecting our business)

responding to regulators/law enforcement		

D. Handling enquiries, complaints and disputes

What we do	Typical data used	Lawful basis
Respond to enquiries, manage complaints, maintain records, defend legal claims	Contact; policy/claim history; communications	**Legitimate interests** and/or **legal obligation** (complaints handling) and/or **legal claims**

E. Website administration, security and analytics

What we do	Typical data used	Lawful basis
Keep our site secure, monitor performance, understand usage, manage cookies	IP/device data; cookie IDs	**Legitimate interests** (security/operations) and **consent** for non-essential cookies (see Cookies section)

F. Marketing (where permitted)

What we do	Typical data used	Lawful basis
Send product/service updates or invitations; manage preferences	Contact details; marketing preferences	**Consent** where required, or **legitimate interests** for limited B2B communications (where lawful). You can opt out at any time.

6.2 Special category & criminal offence data – additional conditions

At present this does not apply however, if we process **health** or similar special category data for insurance/claims, we do so only when necessary and with safeguards. In the insurance market, special category data is often processed under an "**insurance purposes**"/substantial public interest condition where applicable (for arranging, underwriting, administering or paying claims), rather than relying on consent in every case.

If we rely on **consent** for any processing (e.g., certain marketing or exceptional cases), you can withdraw it at any time.

7. If you do not provide personal data

In many cases, we need certain personal data to provide a quote, arrange cover, administer a policy, or support a claim. If you do not provide required information, we may be unable to:

- obtain quotations or place cover;
- administer your policy or changes;
- progress or support a claim.

8. Who we share personal data with

We share personal data only where necessary for the purposes in section 6, including with:

8.1 Insurance market participants and claim service providers

- Insurers/underwriters, MGAs, reinsurers (where necessary)
- Claims handlers/TPAs, loss adjusters, investigators, repairers, medical experts (where relevant to a claim)
- Legal advisers and professional advisers

8.2 Compliance, risk and verification providers

- Fraud prevention agencies, sanctions/identity checking providers
- Credit reference agencies (where instalments/premium finance or credit checks apply)

8.3 Regulators and authorities

- The FCA, ICO, ombudsman services and/or law enforcement agencies where required or permitted by law

8.4 Our principal firm (limited reference)

As an **Appointed Representative**, we may share relevant personal data with **our principal firm** (the FCA-authorised firm that appoints and oversees us) for oversight, compliance monitoring, regulatory reporting and related administration. This can include information supporting **FCA notifications and approved person applications** where relevant.

8.5 Business operations

- IT/hosting providers, CRM systems, secure email/telephony providers, document storage providers, and professional advisers (accountants/auditors) under contract.

We do not sell your personal data.

9. International transfers (outside the UK)

Our customers who are individuals are UK-based, but some corporate customers/contacts may be overseas. In most cases, your personal data will be processed in the UK.

Occasionally, personal data may be transferred outside the UK (for example, where an insurer, service provider, or claims partner is located abroad, or an overseas claim requires local handling). When we make a **restricted transfer**, we use appropriate safeguards such as:

- transfers to countries recognised as **adequate**; or
- contractual safeguards such as the **International Data Transfer Agreement (IDTA)** (or other approved mechanisms), and risk assessments where required.

You can ask us for more information about the safeguards we use by contacting us (section 2).

10. How long we keep your personal data

We keep personal data only as long as necessary for the purposes described, including legal/regulatory requirements and managing disputes/claims.

Typical retention : We usually keep records for **at least 6 years** after our relationship ends or a matter is closed, unless a longer period is required (for example, some claims or specific policy types may justify longer retention).

Retention may be longer where needed to:

- comply with legal/regulatory obligations;
- handle complaints and disputes;
- establish, exercise or defend legal claims.

11. Marketing preferences

Where we send marketing:

- we will do so only where permitted by law (and where required, with your consent); and
- you can opt out at any time by using the unsubscribe link or contacting us at hello@domusiq-uw.com.

We may still contact you with **service messages** (e.g., renewal reminders, policy administration, or claim-related communications).

12. Automated decision-making and profiling

We do not normally make decisions about you **solely by automated means**.

However, some insurers and quotation platforms use automated tools to assess risk, price policies, validate information, or support claims decisions. Where an automated decision with legal or similarly significant effects applies, you may have the right to request human review (depending on the circumstances).

13. Your rights

You have rights under UK GDPR, including the right to:

- **access** your personal data;
- **rectify** inaccurate data;
- **erase** data (in certain circumstances);
- **restrict** processing (in certain circumstances);
- **object** to processing (in certain circumstances, including direct marketing);
- **data portability** (in certain circumstances);
- withdraw consent (where we rely on consent).

To exercise your rights, contact us using the details in section 2. We may need to verify your identity.

14. Keeping your personal data secure

We use appropriate technical and organisational measures to protect personal data against unauthorised access, loss, alteration, or disclosure. Access is limited to people who need it for legitimate business purposes, and staff are subject to confidentiality obligations.

If we become aware of a personal data breach that creates a risk to your rights and freedoms, we will notify you and/or the regulator where required by law.

15. Call recording, CCTV and office visits (if applicable)

If you call us, we may record calls for training, quality assurance, dispute resolution, and fraud prevention (where applicable). If you visit our premises, CCTV may operate for security. Details can be provided on request.

16. Cookies and similar technologies

We may use cookies and similar technologies to:

- ensure the website functions properly;
- enhance security; and
- understand website usage (analytics).

Where required, we will ask for your consent for non-essential cookies.
See our **Cookie Notice**: TBC

17. Links to other websites

Our website may include links to third-party websites. We are not responsible for their privacy practices, and you should read their privacy notices.

18. How to complain

We hope we can resolve any concerns you raise. Please contact us first using the details in section 2.

You also have the right to complain to the UK supervisory authority, the **Information Commissioner's Office (ICO)**:

- Website: https://ico.org.uk/concerns/
- Address: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

19. Changes to this Privacy Notice

We may update this notice from time to time. We will post the latest version on our website and update the "Last updated" date above.

20. Do you need this notice in another format?

If you would like this notice in another format (for example, large print or audio), please contact us using the details in section 2.