

Privacy Policy

Definitions

Where the words **we, us, ours** is shown it refers to Insurance Experts Ltd and its subsidiaries

This Privacy Policy is supplemental to our Website Terms, and which, by continuing to access the Website, you are deemed to accept and agree to be bound by.

This Website is provided by **Insurance Experts Ltd** in conjunction with those of Beech Tree Entertainments, Carter Insurance, Clarity Events subsidiaries whose details are set out, together with those of **Insurance Experts Ltd**, on the Website (as may be amended from time to time).

We take your privacy seriously and shall endeavour to protect it.

Please read this Privacy Policy to understand how we will protect your personal data when you or any third party provides it to us through **our** website at www.theinsuancexperts.com

This Privacy policy also outlines how we collect, retain and process your personal data (including where necessary sensitive personal data) and the security standards that we will apply to protect your personal data.

We also explain how we recognise your legal rights, including your right to a copy of your personal data as set out in the Data Protection Act 1998.

In this Privacy Policy the terms personal data and sensitive personal data shall have the same meanings as is given to them in the Data Protection Act 1998.

This Privacy policy applies to you whether you use the Website as a casual browser, or have registered to use the Website or have entered into a contract with **us** in relation to the supply of specific services and/or products.

In the event of any conflict between this Privacy Policy and the terms of a contract you have with **us** the relevant provision of that contract shall prevail to the extent of any consistency.

We are committed to complying with all relevant data protection legislation including the Data Protection Act 1998 and the Privacy and Electronic Communications Regulations 2003.

We reserve the right, at our discretion, to change, modify, add, or remove portions from this policy at any time.

Please read this Privacy Policy carefully and re-visit this page from time to time to review any changes that may have been made.

How we obtain your personal data

We may collect and process the following data about you (which may include personal data and/or sensitive personal data):

- Information you provide by filling in forms on the Website. We may also ask you for information when you report a problem via our Website
- If you contact us, we may keep a record of that correspondence
- We may also ask you to complete surveys that we use for research purposes, although you do not have to respond to them
- Details of your visits to our site including but not limited to, traffic data, location data, weblogs and other communication data

- Your name, company name, telephone number, email address and password. We may need this information in order to provide you with access to the website and to ensure we can identify you

How we use your personal data

Information that you or a third party provide to us about you) which may include personal data and/or sensitive personal data) will be used only for the following purposes (and subject to any preferences you have notified us of):

- We may share your personal data between **Insurance Experts Ltd and our subsidiary** companies, or any of them, who may contact you by mail, telephone, email or other electronic messaging service with offers of products, services and information which may be of interest to you. By providing us with your contact details you consent to being contacted by these methods and to our using your personal information for these purposes. Please contact us if you do not wish to receive marketing information from us or carefully selected companies
- We may retain and disclose your personal data in order to comply with any statutory, legal or regulatory obligations. We are required to report details of any suspicious transactions to the National Crime Agency and may need to forward information including personal data to them or related organisations. Similarly, we may also need to disclose information about our customers, including personal data, to certain bodies who have statutory powers, for example, the Department of Work and Pensions
- We may disclose your personal data to third parties if we are under a duty to disclose or share such information in order to comply with any legal obligation, or in order to enforce or apply our Website Terms of use, or other agreements; or to protect the rights, property or safety of Insurance Experts Ltd. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction
- We may share your personal data with carefully selected companies for marketing purposes. We or they may contact you by mail, telephone, email or other electronic messaging service with offers of products, services and information which may be of interest to you. By providing us with your contact details you consent to being contacted by these methods for these purposes. Please contact us if you do not wish to receive marketing information from us or carefully selected companies
- We intend to continue improving the content and function of our Website. For this reason, we may monitor customer traffic patterns and site usage to help us improve the design and layout of our site and provide content of interest to you

We shall keep your information for a reasonable period of time for the above purposes. We may need to share your information with companies who work under contract to us for these purposes. This may include companies who are located in countries outside of the European Economic Area that do not always have the same standard of data protection laws as the United Kingdom. We will ensure that a written agreement is in place between Insurance Experts Ltd and every such company containing obligations as to data protection that are no less onerous than those set out in this Privacy Policy and the Data Protection Act 1998 in order to ensure that your personal data is adequately protected.

Keeping your information safe

Our Website has security installed to ensure that any personal data entered onto the site is protected against loss, misuse or alteration. We take appropriate steps to maintain the security of your data; however you should understand that the open nature of the Internet is such that data may flow over networks without security measures and may be accessed and used by people other than those for whom the data it intended. Whilst we use all reasonable endeavours to protect your security, we consider that it is only appropriate to advise users that data transmission over the Internet and the World Wide Web cannot be guaranteed as 100% secure, and therefore that you use the Website at your own risk. We also have a confidentiality policy in place, which means we hold your information securely. The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area. Where this is the case and the transfer and storage of such data is dealt with by a company under contract to us for these purposes we will ensure that a written agreement is in place between Insurance Experts Ltd and such company containing obligations as to data protection that are no less onerous than those set out in this Privacy Policy and the Data Protection Act 1998 in order to ensure that your personal data is adequately protected.

Keeping your personal data secure

We will endeavour to keep your information accurate and whenever you inform us about any changes we will update this information at the earliest opportunity. Please help us to do this by letting us know whenever there are changes to your personal data. If you supply information about other people, if you are providing information about someone else, you confirm that they have appointed you to act for them, to consent to the processing of their personal data including sensitive personal data and that you have informed them of our identity and the purposes (as set out in this Privacy Policy) for which their personal data will be processed.

Your legal rights

We are committed to delivering the rights that the Data protection Act 1998 provides to individuals. Amongst these is the right to access personal data (Data Subject Access Request) that we hold about you. If you decide to exercise this right we will send you an application form so that you can assist us to locate all of the information that we hold. We will also request a fee in accordance with the Act. When we have received the completed form and the fee we will provide the information that meets the criteria specified in the Data Protection Act within 40 days. We may monitor or record telephone conversation to enhance your security and ours, to enable us to handle complaints efficiently, improve our customer service and for staff training purposes. Other information you should note is that if our business (or any part of it) is sold or transferred at any time, the information we hold may form part of the assets transferred although will still only be used in accordance with this policy.

Contact us

If your personal details change, if you change your mind about any of your marketing or other preferences, you wish to receive further information on how we use your information or have any queries, please let us know by contacting us.

info@theinsuranceexperts.com.