**WALLACE’S INSURANCE CONSULTANCY**

**PRIVACY POLICY**

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This privacy policy describes how Wallace’s Insurance Consultancy obtains and uses your data.

1. ***Wallace’s Insurance Consultancy***are the data controller of the personal data you supply to us in accordance with G.D.P.R. (General Data Protection Regulation)
2. ***Personal Data We Receive***

We may collect personal information which identifies you personally, whether directly or indirectly or from someone you have authorized to supply your data on your behalf.

We will only collect information that is relevant to supply quotations & finalise any insurance contract you have requested from ourselves as an insurance intermediary and with any legal obligation. The data we collect may consist of the following.

* Your name, address, date of birth and contact details including your telephone number and email address.
* Details of the risk to be covered i.e. your home details or vehicle details including, but not limited to: registration number, make and model of the vehicle, details of any claims or convictions, details relating to your health, unspent criminal convictions, details of your payments, payment history, bank details, any debt management processes and all other personal information required by the insurance company to provide you with a quotation to finalise an insurance policy.
* If you provide further information about other individuals i.e. other people named on your insurance policy or contract, you should make sure that the people are fully aware that we will use their data for the purposes stated in this privacy policy and direct them to this privacy policy.

1. ***Cookies***

A cookie is a small information file that is sent to your computer, tablet or smart phone and is stored onto your hard drive. They are often used so that the websites can remember who you are, which will save time if you revisit the same website. If you do not agree with the use of cookies, you can change the settings on your browser to stop cookies being stored on your computer, tablet or smart phone without your strict consent.

1. ***How We Will Use Your Personal Data***

* We will use your personal data to provide you with any products and services of insurance, with us acting your insurance broker.
* To confirm your identity, verify the information provided and to prevent fraud
* To offer renewal terms.
* To investigate and resolve complaints.
* To provide information to your insurer, finance provider or any other parties with an interest in the policy or contract for the purposes including but not limit to: quality control, claims handling, complaint handling and audit purposes.
* Training of our staff.
* To service your existing policies and to maintain our records and those of your insurer.
* To submit any application for, and to maintain any finance agreement.
* To carry out any internal monitoring, external audits and to assist you with reporting claims.

1. ***Data Retention & Providing Information To Third Parties***

We will not keep your personal information longer than is necessary for the purpose for which it was provided, unless we are required to by law or have a legitimate reasons to keep it for longer i.e. for legal proceedings. We will normally keep information for no more than 6 years after your policy or contract has ceased. In certain cases we will keep your information for longer, this includes any type of insurance for which a claim could potentially be made by you or a third party at a future date, even after your policy or contract with us had ended. This particularly includes where a policy or contract includes liability cover.

In order to deliver our services to you, we may use or transfer your data to the following third parties.

* Insurers and intermediaries to verify no claims bonus and claims history.
* Insurers and other bodies appointed by the insurer when required to handle any claim made by, or against you, i.e. surveyors, loss adjusters, engineers and vehicle repairs.
* Insurers for the purpose of arranging and underwriting cover, auditing and quality monitoring, complaint handling and investigating fraud.
* To the financial ombudsman service as part of the complaint resolution process.
* Companies that carry out sanction, anti-money laundering and anti-fraud controls.
* Finance providers, if you agree pay by monthly instalments.
* Debt recovery firms, solicitors and civil courts, if required, to recover unpaid funds still contractually due or funds obtained by fraud or deception
* Credit reference agencies to verify your identity, prevent fraud or to determine the most appropriate payment option.
* To law enforcement agencies, our regulators and other statutory bodies when we believe it is necessary for the detection and prevention of crime and as otherwise required or permitted by the law.
* Telematics suppliers for the provision of telematics based insurance policies.
* IT & system providers to facilitate electronic data transfers, the provision of technical support and system development.

1. ***Securing Your Data***

We follow strict security procedures in the storage and disclosure of your personal information, in line with industry practices including storage in electronic and paper formats.

1. **Telephone Calls**

We record telephone calls for training & monitoring purposes, in addition to assisting us in the prevention & detection of fraud.

1. ***Your Rights***

Under data protection law you have the right to change or withdraw your consent & to request details of any personal data that we hold about you. Where we have no legitimate reason to continue to hold your information you have the right to request to be forgotten. If you wish to put this right into place please send your written request to: Mr I Wallace, Wallace’s Insurance Consultancy. 142 High Street, Clay Cross, Chesterfield, Derbyshire, S45 9EG or telephone number 01246866962

**Wallace’s Insurance will not sell, trade, or rent your information for the purpose of direct marketing.**