

PRIVACY NOTICE

Liberty Insurance Solutions Ltd is committed to protecting your information by handling it responsibly and safeguarding it using appropriate technical, administrative and physical security measures.

This notice describes how, [in the provision of us acting as insurance brokers; sub-brokers; agents] we collect and use personal data about you, in accordance with applicable data protection legislation.

Please read the following information carefully to understand our practices regarding your personal data and how we will treat it.

Definitions

For the purposes of this notice, 'we', 'us', 'our' or the 'Company' means Liberty Insurance Solutions Ltd.

Who are we?

Liberty Insurance Solutions Ltd is a private limited company (by shares) registered in England & Wales (No. 10052669) and owned (100%) by its director(s) and shareholder(s).

We are an Appointed Representative of Parker Colby Insurance Brokers Ltd which is authorised & regulated by the Financial Conduct Authority. Our details can be confirmed on the Financial Services Register by visiting <http://www.fca.org.uk> or by contacting the FCA on 0800 111 6768.

Our permitted business is introducing, advising, arranging, dealing as agent, assisting in the administration and performance of general insurance contracts.

Who's in control?

Liberty Insurance Solutions Ltd is the data controller of all personal data collected by us for the purposes as set out in this Privacy Notice. This means we are responsible for deciding how and why personal data collected is to be used and also making sure that the data is handled safely and responsibly.

How do we collect data and where from?

We may obtain personal data about you, for example:

- When you contact us by email, telephone or post for example when you have a query about (our services) or when you are contacting us to provide details and / or information required to arrange or administer an insurance contract or help you make a claim.
- From third parties and / or publicly available resources (for example, from Insurers; other brokers; agents or relevant third-party providers or from Companies House).

What type of data might we collect?

The information we hold about you may include the following:

- Your personal details (such as your name, your address and / or your contact details);
- Bank and payment details;
- Our correspondence and communications with you;
- Information necessary to arrange or administer your insurance contract(s) and / or claims, or enquiries you make to us;
- Information we receive from other sources, such as publicly available information, information provided by Insurers; other brokers; agents or third-party providers.

How we use information about you

We will only use your information on the basis that it is necessary to arrange or administer your insurance contract(s) or help you make a claim. Where we need to pass information to third parties, for example Insurers; other brokers; agents or relevant third-party providers (including finance providers) it will only be for this purpose.

When we contact you, it will either be for the reason above, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time.

Data Sharing

For the purposes outlined in the “How we use information about you” section above, we may disclose your personal information to:

- Other members and / or associated companies of Liberty Insurance Solutions Ltd;
- Those individuals or entities with whom you have requested us to share information;
- Competent authorities, including industry regulators; and our auditors for legal or regulatory purposes;
- Third parties, for example Insurers; other brokers; agents or relevant third-party providers (including finance providers) to whom we disclose information in the course of providing services to you;
- Other third parties as may be necessary (for example, for the prevention of fraud; misrepresentation and / or financial crime).

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies.

Data Retention Period

We will only retain your personal data for as long as is necessary to fulfil the purposes for which it is collected and in compliance with our statutory and regulatory obligations.

When assessing what retention period is appropriate for your personal data, we take into consideration:

- Any statutory or legal obligations;
- The purposes for which we originally collected the personal data;
- The lawful grounds on which we based our processing;
- The types of personal data we have collected;
- The source (*) of the data;
- The amount and categories of your personal data; and
- Whether the purpose of the processing could reasonably be fulfilled by other means.

(*) The statutory retention periods differ according to the source of the data. Our records, that is data we collect from you, will be destroyed no earlier than six (6) years following termination of your insurance contract and / or termination of our relationship and / or services.

Data Security

We have put in place commercially reasonable and appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

Data Subject Rights

It is important that the personal data we hold about you is accurate and current. Should your personal information change, please notify us of any changes of which we need to be aware by contacting us, using the contact details below.

Furthermore, under certain circumstances, by law you have right to:

- Obtain confirmation that we are processing your personal information and request a copy of the personal information we hold about you. This enables you to receive details of the personal data we hold about you and to check that we are processing it lawfully.
- Request correction of the personal data that we hold about you.
- Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have exercised your right to object to processing (see below).
- Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this basis. You also have the right to object where we are processing your personal information for direct marketing purposes.
- Request the restriction of processing personal data. This enables you to ask us to suspend the processing of personal data about you, for example if you want us to establish its accuracy or the reason for processing it.
- Request the transfer of your personal data to you or another data controller if the processing is based on consent, carried out by automated means and this is technically feasible. If you want to exercise any of the above rights, please email our data protection point of contact detailed below.

We may need to request specific information from you to help us confirm your identity and ensure your right to access information (or exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

In the limited circumstances where our processing of your personal data is reliant on consent you have the right to withdraw such consent for that specific processing at any time.

Once we have received notification (in writing) that you have withdrawn your consent, we will no longer process your personal information (personal data) for the purpose or purposes you originally agreed to. However, we may still retain a copy of the relevant information for as long as necessary to comply with applicable laws or professional standards, or as long as outlined in the relevant retention period (detailed above).

Changes to this Notice

Any changes we may make to our privacy notice in the future will be provided to you via update(s) to the company website.

This privacy notice was last updated on 16 August 2021.

Contact us

If you have any questions regarding this notice or if you would like to speak to us about the manner in which we process your personal data, please contact Tony Oldfield on 0161 393 9364 or email. tony@libertyinsurancesolutions.co.uk

You also have the right to make a complaint to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues, at any time. The ICO's website is <https://ico.org.uk> and contact details are as follows:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
SK9 5AF

Telephone: 0303 123 1113 (local rate) or 01625 545 745