

PRIVACY POLICY

At Berkeley Insurance Group we're committed to protecting your privacy.

This privacy policy sets out how Berkeley Insurance Group uses and protects **your** information in line with **our** obligations and responsibilities under the **General Data Protection Regulation (GDPR)**, and should be read in conjunction with **our** Terms of Business.

Insurance is the pooling and sharing of risk in order to provide protection against a possible eventuality. In order to do this, information, including your **personal data**, needs to be shared between different **insurance market participants**.

The insurance market is committed to safeguarding that information.

This notice is designed to help you understand how the **insurance market participants** process your **personal data** through the insurance lifecycle.

This notice may be updated from time to time: this version is dated 20th April 2018, historic versions are available on request.

Insurance market participants may link to, or refer to, this notice from their own information notices or consent wordings [and this notice should be read in conjunction with the participant's own information notice.]

In this notice:

we, us or our refers to the relevant **insurance market participant** [Insurer, Broker, Reinsurer];

you or your, refers to the individual whose **personal data** [may be/is being] processed by an **insurance market participant** (you may be the insured, beneficiary, claimant or other person involved in a claim or relevant to a policy). There are other terms in bold with specific meanings. Those meanings can be found in the **SECTION 10 GLOSSARY**

This notice sets out the following: [Note: each of the 10 sections and appendix below is a link that can be clicked through to]

SECTION 1	THE DATA WE MAY COLLECT ABOUT YOU (YOUR PERSONAL DATA)
SECTION 2	WHERE WE MIGHT COLLECT YOUR PERSONAL DATA FROM
SECTION 3	IDENTITIES OF DATA CONTROLLERS AND DATA PROTECTION CONTACTS
SECTION 4	THE PURPOSES, CATEGORIES, LEGAL GROUNDS AND RECIPIENTS, OF OUR PROCESSING OF YOUR PERSONAL DATA
SECTION 5	CONSENT
SECTION 6	PROFILING AND AUTOMATIC DECISION MAKING
SECTION 7	RETENTION OF YOUR PERSONAL DATA
SECTION 8	INTERNATIONAL TRANSFERS
SECTION 9	YOUR RIGHTS AND CONTACT DETAILS OF THE ICO
SECTION 10	GLOSSARY

APPENDIX 1	LIST OF THE LEGAL GROUNDS FOR PROCESSING WE RELY ON
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SECTION 1 THE DATA WE MAY COLLECT ABOUT YOU (YOUR PERSONAL DATA)

In order for **us** to provide insurance quotes, insurance policies, and/or deal with any claims or complaints, **we** need to collect and process personal data about **you**. The types of personal data that are processed may include:

Types of Personal Data	Details
Individual details ▶	Name, address (including proof of address), other contact details (e.g. email and telephone numbers), gender, marital status, date and place of birth, nationality, employer, job title and employment history, and family details, including their relationship to you
Identification details ▶	Identification numbers issued by government bodies or agencies, including your national insurance number, passport number, tax identification number and driving licence number
Financial information ▶	Bank account or payment card details, income or other financial information
Risk details ▶	Information about you which we need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to your health, criminal convictions, or other special categories of personal data . For certain types of policy, this could also include telematics data .
Policy information ▶	Information about the quotes you receive and policies you take out
Credit and anti-fraud data ▶	Credit history, credit score, sanctions and criminal offences, and information received from various anti-fraud databases relating to you
Previous and current claims ▶	Information about previous and current claims, (including other unrelated insurances), which may include data relating to your health, criminal convictions, or other special categories of personal data and in some cases, surveillance reports
Special categories of personal data ▶	Certain categories of personal data which have additional protection under the GDPR . The categories are health, criminal convictions, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric, or data concerning sex life or sexual orientation

SECTION 2 WHERE WE MIGHT COLLECT YOUR PERSONAL DATA FROM

We might collect **your personal data** from various sources, including:

- **you**;
- **your** family members, employer or representative;
- other **insurance market participants**;
- credit reference agencies;
- anti-fraud databases, sanctions lists, court judgements and other databases;
- government agencies such as the DVLA and HMRC;
- open electoral register; or
- in the event of a claim, third parties including the other party to the claim (claimant / defendant), witnesses, experts (including medical experts), loss adjustors, solicitors, and claims handlers. Which of the above sources apply will depend on **your** particular circumstances.

SECTION 3 IDENTITIES OF DATA CONTROLLERS AND DATA PROTECTION CONTACTS

The **insurance lifecycle** involves the sharing of **your personal data** between **insurance market participants**, some of which **you** will not have direct contact with. In addition, **your personal data** may not have been collected directly by an **insurance market participant**.

You can find out the identity of the initial **data controller** of **your personal data** within the insurance market life-cycle in the following ways:

Where you took out the insurance policy yourself: the **insurer** and, if purchased through an **intermediary**, the **intermediary** will be the initial **data controller** and their **data protection contact** can advise **you** on the identities of other **insurance market participants** that they have passed your **personal data** to.

Where your employer or another organisation took out the policy for your benefit: **you** should contact **your** employer or the organisation that took out the policy who should provide **you** with details of the **insurer** or **intermediary** that they provided **your personal data** to and **you** should contact their **data protection contact** who can advise **you** on the identities of other **insurance market participants** that they have passed **your personal data** to

Where you are not a policyholder or an insured: **you** should contact the organisation that collected **your personal data** who should provide **you** with details of the relevant **participant's data protection contact**.

SECTION 4 THE PURPOSES, CATEGORIES, LEGAL GROUNDS AND RECIPIENTS, OF OUR PROCESSING OF YOUR PERSONAL DATA

We set out below the purposes **insurance market participants** might use **your personal data** for. If you click on a purpose you can see:

- If that type of **insurance market participant** uses **your personal data** for that particular purpose
- The categories of **personal data** it collects
- What **personal data** it might provide to third parties (disclosures).
- The legal grounds for processing that **personal data**. Those legal grounds are set out in the **GDPR**.

Purposes

Quotation/Inception:

- Setting you up as a client, including possible fraud, sanctions, credit and anti-money laundering checks
- Evaluating the risks to be covered and matching to appropriate policy/ premium
- Payment of premium where the insured/policyholder is an individual

Policy administration:

- Client care, including communicating with you and sending you updates
- Payments to and from individuals

Claims Processing:

- Managing insurance and reinsurance claims
- Defending or prosecuting legal claims
- Investigation or prosecuting fraud

Renewals:

- Contacting the insured/policyholder to renew the insurance policy
- Evaluating the risks to be covered and matching to appropriate policy/ premium
- Payment of premium where the insured/policyholder is an individual

Other purposes outside of the insurance lifecycle but necessary for the provision of insurance throughout the insurance lifecycle period:

- Complying with our legal or regulatory obligations
- General risk modelling
- Transferring books of business, company sales & reorganisations

Please note that in addition to the disclosures **we** have identified against each purpose, **we** may also disclose **personal data** for those purposes to our service providers, contractors, agents and group companies that perform activities on **our** behalf.

SECTION 5 CONSENT

In order to provide insurance cover and deal with insurance claims in certain circumstances **insurance market participants** may need to process **your special categories of personal data**, such as medical and criminal convictions records, as set out against the relevant purpose.

Your consent to this processing may be necessary for the insurance market participant to achieve this.

You may withdraw your consent to such processing at any time. However, if you withdraw your consent this will impact our ability to obtain or process insurance or make or process claims on your behalf.

SECTION 6 PROFILING AND AUTOMATIC DECISION MAKING

When calculating insurance premiums **insurance market participants** may compare your **personal data** against industry averages. Your personal data may also be used to create the industry averages going forwards. This is known as profiling and is used to ensure premiums reflect risk.

Profiling may also be used by **insurance market participants** to assess information you provide to understand fraud patterns.

Where **special categories of personal data** are relevant, such as medical history for travel insurance or past motoring convictions for motor insurance, **your special categories of personal data** may also be used for profiling.

Insurance market participants might make some decisions based on profiling and without staff intervention (known as automatic decision making). **Insurance market participants** will provide details of any automated decision making they undertake without staff intervention in their information notices [and upon request] including:

- where they use such automated decision making
- the logic involved
- the consequences of the automated decision making
- any facility for **you** to have the logic explained to **you** and to submit further information so the decision may be reconsidered.

SECTION 7 RETENTION OF YOUR PERSONAL DATA

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.

SECTION 8 INTERNATIONAL TRANSFERS

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 the **GDPR**.

If **you** would like further details of how **your personal data** would be protected if transferred outside the EEA, please contact the **data protection contact** of the relevant **participant**.

SECTION 9 YOUR RIGHTS AND CONTACT DETAILS OF THE ICO

If you have any questions in relation to **our** use of **your personal data**, you should first contact the **data protection contact** of the relevant **participant**. Under certain conditions, you may have the right to require **us** to:

- provide **you** with further details on the use **we** make of **your personal data/special category of data**;
- provide **you** with a copy of the **personal data** that **you** have provided to **us**;
- update any inaccuracies in the **personal data we** hold;
- delete any **special category of data/personal data** that **we** no longer have a lawful ground to use;
 - where processing is based on consent, to withdraw **your** consent so that **we** stop that particular processing;
 - object to any processing based on the legitimate interests ground unless **our** reasons for undertaking that processing outweigh any prejudice to **your** data protection rights; and
 - restrict how **we** use **your personal data** whilst a complaint is being investigated.

In certain circumstances, **we** may need to restrict the above rights in order to safeguard the public interest (e.g. the prevention or detection of crime) and **our** interests (e.g. the maintenance of legal privilege).

YOUR RIGHT TO COMPLAIN TO THE ICO

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 in SECTION 9, or if you think that we have breached the **GDPR**, then **you** have the right to complain to the **ICO**. Please see below for contact details of the **ICO**.

England	Scotland	Wales	Northern Ireland
Information Commissioner's Office Wyclife House Water Lane Wilmslow Cheshire SK9 5AF	Information Commissioner's Office 45 Melville Street Edinburgh EH3 7HL	Information Commissioner's Office 2nd floor Churchill House Churchill way Cardiff CF10 2HH	Information Commissioner's Office 3rd Floor 14 Cromac Place Belfast BT7 2JB
Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)	Tel: 0131 244 9001	Tel: 029 2067 8400	Tel: 0303 123 1114 (local rate) or 028 9027 8757 (national rate)
Email: casework@ico.org.uk	Email: scotland@ico.org.uk	Email: wales@ico.org.uk	Email: ni@ico.org.uk

SECTION 10 GLOSSARY

Key insurance terms:

Beneficiary is an individual or a company that an insurance policy states may receive a payment under the insurance policy if an insured event occurs. A beneficiary does not have to be the **insured/policyholder** and there may be more than one beneficiary under an **insurance policy**

Claimant is either a **beneficiary** who is making a claim under an **insurance policy** or an individual or a company who is making a claim against a **beneficiary** where that claim is covered by the **insurance policy**

Claims processing is the process of handling a claim that is made under an insurance policy

Quotation is the process of providing a quote to a potential **insured/policyholder** for an **insurance policy**

Inception is when the **insurance policy** starts

Insurance is the pooling and transfer of risk in order to provide financial protection against a possible eventuality. There are many types of insurance. The expression **insurance** may also mean **reinsurance**

Insurance policy is a contract of insurance between the **insurer** and the **insured/policyholder**

Insurance market participant(s) or participants: is an **intermediary, insurer** or **reinsurer**

Insured/policyholder is the individual or company in whose name the **insurance policy** is issued. A potential insured/policyholder may approach an **intermediary** to purchase an **insurance policy** or they may approach an **insurer** directly or via a price comparison website.

Insurers: (sometimes also called underwriters) provide insurance cover to **insured/policyholders** in return for **premium**. An **insurer** may also be a **reinsurer**.

Intermediaries help **policyholders** and **insurers** arrange insurance cover. They may offer advice and handle claims. Many insurance and reinsurance policies are obtained through **intermediaries**

Lloyd's: many policies are underwritten in Lloyd's of London. Lloyd's is a specialist insurance market place. To find out more about how Lloyd's operates [\[click here\]](#)

Policy administration is the process of administering and managing an insurance policy following its inception Premium is the amount of money to be paid by the insured/policyholder to the insurer in the insurance policy Reinsurers provide insurance cover to another insurer or reinsurer. That insurance is known as reinsurance

Renewal is the process of the **insurer** under an **insurance policy** providing a **quotation** to the **insured/policyholder** for a new **insurance policy** to replace the existing one on its expiry

We, us or **our** refers to the relevant **insurance market participant** [link to diagram with policyholder, insurer, broker, reinsurer].

You or **your** refers to the individual whose **personal data** may be processed by an **insurance market participant**. **You** may be the insured, beneficiary, claimant or other person involved in a claim or relevant to an **insurance policy**

Key data protection terms:

GDPR: is the EU General Data Protection Regulation and the new UK Data Protection Act, which replaces the UK Data Protection Act 1998 from 25 May 2018.

APPENDIX 1 LIST OF THE LEGAL GROUNDS FOR PROCESSING WE RELY ON

FOR PROCESSING PERSONAL DATA AND SPECIAL CATEGORIES OF PERSONAL DATA	
LEGAL GROUND	DETAILS
Performance of our contract with you	Processing is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into a contract.
Compliance with a legal obligation	Processing is necessary for compliance with a legal obligation to which we are subject.
Protection of vital interests of you or another person	Processing is necessary in order to protect the vital interests of you or of another natural person.
In the public interest	Processing is necessary for the performance of a task carried out in the public interest.
For our legitimate business interests	Processing is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are overridden by your interests or fundamental rights and freedoms which require protection of personal data, in particular where you are a child. These legitimate interests are set out next to each purpose.
FOR PROCESSING SPECIAL CATEGORIES OF PERSONAL DATA	
LEGAL GROUND	DETAILS
Your explicit consent (optional)	You have given your explicit consent to the processing of those personal data for one or more specified purposes. You are free to withdraw your consent, by contacting our Data Protection Contact.
Your explicit consent (necessary)	You have given your explicit consent to the processing of those personal data for one or more specified purposes, where we are unable to procure, provide or administer insurance cover without this consent. You are free to withdraw your consent by contacting our Data Protection Contact. However withdrawal of this consent will impact our ability to provide insurance or pay claims. For more detail see section 5.
Protection of vital interests of you or another person, where you are unable to consent	Processing is necessary to protect the vital interests of you or of another natural person where you are physically or legally incapable of giving consent.
For legal claims	Processing is necessary for the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity.
In the substantial public interest	Processing is necessary for reasons of substantial public interest, on the basis of EU or UK law.
For health services	Processing is necessary for the purposes of preventive or occupational medicine, for medical diagnosis, the provision of health or social care or treatment on the basis of EU or UK law or pursuant to contract with a health professional who is under legal or professional obligations of secrecy.