

## **OUR PRIVACY POLICY**

The General Data Protection regulations (GDPR) which will be incorporated in law in late May 2018 are far stronger than previous data protection for the individual.

As a company Trident Insurance (Trident) take the security, privacy and confidentiality of all Client Data extremely seriously

Under GDPR there are 3 parties to the equation: The Client, The Processor and the Controller.

Trident as a Broker are deemed a Processor and also a Controller of data.

The Processor element is because we take your data direct from the information you volunteer, in order that we may provide you with the right and appropriate insurance for your needs.

Processing means obtaining, recording (in written or electronic forms) holding information, carrying out and administrating the servicing of any operation or set of operations from the information or data provided.

Trident as the Controller will hold or store in the cloud all insurance related data be it from Clients or Insurers. Our operating systems are all cloud based and access to them is double coded. It is accepted and has always been the case that the information collected is confidential and will only be used by parties who are involved with the underlying risk.

The Insurers we deal with will also be deemed Controllers and if we arrange funding for the purposes of insurance the bank or finance provider will also be deemed a Controller.

GDPR requires all Processors and Controllers to detail how the Customers information is collected, stored and used by whom and where. Consent is integral and the refusal to give consent to use the information will handicap the ability to secure the necessary cover.

Whilst Trident and the respective Insurers are therefore deemed joint Controllers; when it comes to the placement of the individual risk, each party will act independently of the other. Trident is a fully independent Broker.

We may collect personal and sensitive information that will include your home address, phone contact details, age, information about your driving history, past claims, business premises, credit rating, bank account details, commercial assets, business partners, employees and family members if on the same policy.

The list of what is Personal is not limited to the types of information just mentioned and the use of the aforementioned information is necessary in order to provide your insurance policy and to protect you against fraud. Unfortunately fraud is an ever increasing problem for Insurers and we have heard all too often about identity fraud and the repercussions are immense.

As is already the case, transparency whilst integral does not reduce the necessary confidentiality between Broker and Client and Broker and Insurer.

### **How is this information used?**

GDPR has been established to protect specifically your privacy as an individual and prohibit the ability of others to use your personal information without your consent. Personal information is perceived as information that can identify you as an individual specifically, either via a telephone or credit card number along with anything that sources itself back to you as a private individual and now it has been written into law. Please note, Information already in the public domain stays there.

We as your Broker need your information to carry out our legal and regulatory obligations to secure your purchase of the necessary insurance products you want. We only use the information collected for the purposes of supplying Insurers with sufficient data to volunteer a price for the cover requested. We will supply sufficient information the finance providers we use to secure the best rates.

### **How do we collect and hold information?**

We may advertise or send out mail shots to generate new clients both commercial and private and they will contact us via email or phone. We will ask numerous questions which will be entered via our software to our data base, the information will then be sent electronically to Insurers. All our conversations are recorded. Any paper communications sent via post or Fax are scanned and added to the respective file. If funding is required to purchase the chosen Insurances, we will check your credit rating and the result of our search may show on your record.

All information on our records relating to you will be treated at all times as Private and Confidential and will only be disclosed to others such as Insurers, Credit partners, and other parties who are directly in the normal course of events seen to be arranging and administering your insurance

### **Cookies**

A cookie is a type of information that a website puts on your computer, in order to remember something about you at a later time and speed up your search

When someone visits our website, we use cookies to track the number of visitors to our website and to help us improve the overall visitor experience. These cookies do not collect or store any personally identifiable information.

You may delete and block all cookies from our website but parts of the site may not work as a result. If you prefer us to not collect, you may refuse the use of cookies

## **Your rights**

From 25<sup>th</sup> May 2018 onwards **You have the right to:**

**Access your personal information** – A copy of the personal information we hold about you will be provided in writing once you have established proof of who you are. If you have requested the data to be provided by electronic means this will be accommodated wherever possible.

**Rectification** – If you believe the information we hold about you is incorrect, then please contact us to amend it as soon as possible. Failure to do so may invalidate your policy in the event of a claim.

**Erasure** – Which has been termed: ‘the right to be forgotten’ is a new option.

Does the right to be forgotten mean you the Client can insist on the removal of information held?

Unfortunately the answer is both Yes and No!

If the Controller can no longer provide a legitimate reason for storing the respective data, then yes it must be removed.

But if a claim is in process the information will be held and not removed or forgotten. Usually information will be deleted after 3 years as a matter of course. The Financial Conduct Authority requires Brokers to keep all Client information for a minimum of 3 years. Insurers may keep data for a substantially longer period of time.

**Restriction of processing** – You are entitled, in certain circumstances, to ask us to stop using your information where you feel it may be inaccurate or where you feel we no longer need to process your personal information

**Data portability** – You can request we transfer your information to another party of your choice in a readable format. Once transferred the new party becomes responsible for looking after your personal data.

It must be understood that Trident only has responsibility to protect your data whilst we hold it. The software we use to store it is protected and the parties we pass it to – Insurers and finance providers - are there to ensure your information is equally protected and confidential

Where there is a claim, your basic data will be given to the necessary assessors, garages or contractors by the Insurer so the claim can be handled properly.

Trident are not responsible for the Data protection policies of third parties but we do take their assurances of security and confidentiality seriously. As a company we will only deal with accredited authorised and regulated third parties. Our Data Protection Officer is Robert Marshall 020 8911 1405

**Object to Direct Marketing** – Trident only markets directly where we feel the information contained within will be informative, useful and/or of legitimate interest to the policies you already hold, or may wish to have. We do not pass on your details for the purposes of marketing to any other party other than those already mentioned which will only be in connection with securing your insurance cover

**Object to automated-decision making** - Many Insurers will group enquiries by locality, age, claims history, possible local repair and contractor costs even how long you may have been with them, to determine the premium to be charged. If you want to opt out of automatic decision-making it is your right, but dependent on the way Insurers are set up it may mean they can't offer a manual quote or policy as some decisions are purely automated and the lower price offered by them may as a result, not be available

**Withdraw consent** – You have the right to withdraw consent to further use of your information, but this will handicap our ability to secure access to the Insurers we need to place your cover with

**Lodge a complaint** - To complain to the Information Commissioner about the way we use your personal information is always available. They can be found on the Information Commissioners website: <https://ico.org.uk>

Please note: Whilst you have every opportunity to exercise your rights listed above, we may not always be able to comply with your request due to legal or regulatory requirements. We will always reply to your request and make you aware why we may not be able to comply.

### **Changes to our Privacy Policy**

We may revise this Privacy Policy from time to time and will place any updates on this website as well as supply a hard copy if asked for.

### **Finally**

The EU wide universality of GDPR is now established, but interpretation of how it works would appear to vary dependent on who you as a customer are dealing with. In other words, interpretation is dependent on the type of entity the respective company is and how they work with GDPR internally for the products they supply.

Non EU domiciled parties are bound by the regulations when mailing to EU residents, but how that will stop senders of spam is questionable.

Confirmation of compliance with GDPR does appear at best an opinion expressed by any company within the EU.

We are certain monitoring and confirmation of compliance by regulators will become far greater than is presently the case.

Trying to make GDPR simple to understand is extremely hard, but we hope the above makes clear how Trident collects your data, what we do with it and how we seek to keep it secure, along with a clear and concise explanation of your rights.

Trident cannot be responsible for the privacy policies of other companies and we recommend you always check the privacy policy of each company you trade with.

Last updated 09/05/2018