

Privacy Notice

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Specialist Risk Group Privacy Notice

Specialist Risk Group (“SRG”) takes your privacy seriously and understands that you care about how your personal information is used and shared. We will only collect and use your personal information in accordance with the terms of this notice and in a manner that is consistent with our obligations and your rights under the law.

This Privacy Notice explains the types of personal information we collect and how we use, disclose and protect that information

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What does this privacy notice apply to?

This Privacy Notice applies to personal information collected by companies within the Specialist Risk Group (“SRG”) in connection with the services and products they offer. This includes information collected offline through our various offices in the UK, our direct marketing campaigns and online through our websites, applications and branded pages on third party platforms.

This privacy notice is hereby incorporated into and forms part of our general terms of trade and the terms and conditions of use of any applicable SRG website. SRG comprises the following companies:

- Miles Smith Limited
- Miles Smith Broking Limited
- Miles Smith International Limited
- Core Underwriting Limited
- The Underwriting Exchange Limited
- The Underwriting Exchange (Ireland) Limited
- Specialist Risk Insurance Solutions Limited
- David Codling and Associates Limited
- Specialist Risk International Limited
- Lupton Del Principe Associates Limited
- GB Underwriting Limited
- KBIS Limited
- AUA Insolvency Risk Services Limited
- MX Underwriting Limited
- Emrose (Insurance Brokers) Limited
- Blackrock Insurance Solutions Limited
- Specialist Risk Europe Limited
- Hamilton Leigh Limited
- Fleet and Commercial Limited
- Consort Insurance Limited
- TLO Risk Services Limited
- The MPLC

Our websites may contain links to other websites. Please note that we have no control over how your data is collected, stored, or used by other websites and we advise you to check the privacy policies of any such websites before providing any data to them.

Your rights

As a data subject, you have the following rights under Data Protection Law (the applicable law and regulation relating to the processing of personal data) which this notice and our internal policies are designed to facilitate:

1. The right to be informed about our collection and use of your personal data;
2. The right to request a copy of the personal data we hold about you (see **How you can access your information and correction**);
3. The right to have any personal data we hold about you that is inaccurate or incomplete rectified;
4. The right to ask us to delete any personal data we hold about you
5. The right to restrict the processing of your personal data;
6. The right to obtain a copy of your personal data and to transfer it to another organisation;
7. The right to object to us using your personal data for particular purposes; and
8. Rights with respect to automated decision making and profiling.

If you have any questions, comments or concerns about our use of your personal data, or you wish to exercise any of the rights listed above, please contact us using the details provided (see **Contacting us**).

If you are dissatisfied with our response you have the right to make a complaint to the UK’s supervisory authority, the Information Commissioner’s Office (see **Your right to complain to the ICO**).

What information do we collect?

In this privacy notice, your “personal information” means information that could allow you to be identified. In order for us to provide insurance quotes, insurance policies, and/or deal with any claims and for crime prevention, we need to collect and process personal data about you. The types of personal data that are processed may include:

Information you give us directly:

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

Information collected automatically when you use the SRG websites

We (and third-party service providers acting on our behalf) use cookies and other tools (such as web analytic tools and pixel tags) to automatically collect information about you when you use SRG sites, subject to the terms of this Privacy Notice and applicable data laws and regulations. The types of information collected automatically may include:

- information about the type of browser you use
- details of the web pages you have viewed
- your IP address
- the hyperlinks you have clicked
- your user name, profile picture, gender, networks and any other information you choose to share when using Third Party Sites (such as when you use the “Like” functionality on Facebook or the +1 functionality on Google+)
- the websites you visited before arriving at a SRG site

How do we use your information?

Our use of your personal information will always have a lawful basis, either because it is necessary for our performance of a contract with or arranged for you, because you have consented to our use of your personal data or because it is in our legitimate interests. We set out below the purposes we and other insurance market participants (see **Who do we share your personal information with?**) might use your personal data for.

Purposes

Quotation/Inception:	<ul style="list-style-type: none">• 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:	<ul style="list-style-type: none">• Client care, including communicating with you and sending you updates• Payments to and from individuals
Claims Processing:	<ul style="list-style-type: none">• Managing insurance and reinsurance claims• Defending or prosecuting legal claims• Investigation or prosecuting fraud
Renewals:	<ul style="list-style-type: none">• 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:	<ul style="list-style-type: none">• Complying with our legal or regulatory obligations• General risk modelling• Transferring books of business, company sales and reorganisations
Marketing:	<ul style="list-style-type: none">• Sending you information about other SRG products and services we think may be of interest to you• Sending you risk management information that we think will help you to identify and mitigate the risks in your business
Improve our services	<ul style="list-style-type: none">• Develop our services through research and development.• Monitor and improve our systems, websites, and our content on social media platforms.• Improve quality, training, and security

For a more detailed explanation of how we will use your personal data for marketing purposes see [The use of your personal information for marketing purposes](#). For details of how we use special categories of personal data see [The use of special categories of personal information](#).

The use of your personal information for marketing purposes

When you become a customer, we will on occasion use your name and email address to send you information about other SRG products and services that we think you may be of interest to you. We will also send you risk management information that we think will help you manage and mitigate the risks in your business and minimise their financial impact. Your information will only be used by companies within SRG for this purpose and will not be shared with third parties. See [What does this privacy notice apply to?](#) for a list of the companies within SRG.

Your right to object

You have the right to object to our use of your personal details for direct marketing purposes whereupon we will cease such activity immediately. If you wish SRG to stop sending you marketing material you can contact us by telephone (9am - 5pm, Mon - Fri), email or via our website.

- Email: kbenneworth@specialistrisk.com
- Telephone: 020 7977 4800
- Website: www.specialistrisk.com

You can also unsubscribe from our mailings by clicking on the link in one of our electronic messages. All our electronic marketing communications will include the option to unsubscribe.

The legal basis for using your personal details for direct marketing

We are permitted to process your information to send you marketing material where we have a legitimate business purpose. When we process information for our legitimate interest we make sure to consider and balance any potential impact on you and your rights under data protection laws. We will not use your personal information for activities where our interests are overridden by yours, unless we have your consent or are otherwise required or permitted by law.

SRG has undertaken a review of its marketing activities and considered its impact on its customers. It has concluded that it is reasonable to assume that its customers would expect SRG to promote its services and products to them, provided such customers have not indicated that they do not want to receive such material. In addition, SRG believes that its customers find this information useful in managing their risk exposures, and that in the context of its professional and commercial relationship with its customers, SRG's marketing activity represents a minimal intrusion into the customer's privacy and there is no other unreasonable impact on the customer. Furthermore, SRG will provide its customers with the opportunity to unsubscribe from receiving marketing material in every marketing communication they receive.

SRG may also send marketing information to prospective clients who have used our services in the past or whose contact details have been provided to SRG by existing clients or other third-party introducers. Following a review of this activity, SRG has concluded that the use of this personal information is within the reasonable expectation of the recipients and that the impact on the prospective customer's privacy is minimal. The limited nature and frequency of such communications ensure that such activity does not become intrusive.

For these reasons, SRG has decided to base its use of personal information for marketing purposes on the ground that it has a legitimate interest in providing its clients with such material.

Marketing to individuals

The Privacy and Electronic Communications Regulation (PECR) requires that electronic marketing communications are not sent to Individuals unless they have consented to receive such material. An Individual is defined as a natural person, a sole trader or an unlimited partnership. It does not apply to corporate entities even where an email address includes personal information.

SRG utilises the "soft opt-in" process available under PECR to obtain this consent. This means organisations can send marketing texts or emails if:

1. they have obtained the customers contact details in the course of a sale (or negotiations for a sale) of a product or service to that person;
2. they are only marketing their own similar products or services; and
3. they gave the individual the opportunity to refuse or opt out of the marketing, both when first collecting the details and in every message after that.

SRG gives its customers the opportunity to decline receiving marketing material when it first collects the customers contact details, whether the prospective sale is conducted by telephone, online or by email, and the option to unsubscribe is also included in all subsequent marketing communications.

Where you purchase insurance through SRG via our call centre or online we will ask for your consent to send you marketing communications.

The use of special categories of personal information

In some circumstances, we (and other insurance market participants) may need to collect and use special categories of personal data (e.g. health information) or information relating to criminal convictions and offences. Where this is required we will only process this information if it is required for an insurance purpose, such as advising, arranging, underwriting, handling a claim or exercising a right or complying with an obligation under, an insurance contract. We will ensure that the processing of the special category data is necessary and proportionate for that purpose.

In certain circumstances we may need your consent to process such information. Where we need your consent, we will ask for it separately and you do not need to give your consent and may withdraw it at any time. However, if you do not give your consent, this may affect our ability to arrange and administer the insurance cover from which you benefit and may prevent us from arranging cover for you or handling your claims.

Retention of your personal information

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.

Transferring your personal information

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 Data Protection Law. You are deemed to accept and agree to this by using our site and/or our offline services and submitting information to us.

Safeguarding your personal information

We take all reasonable precautions to keep your personal information secure and require any third parties that handle or process your personal information for us to do the same. We operate an ongoing third-party assurance program which monitors, audits and evaluates such parties and ensures they meet our strict security requirements.

Access to your personal information is restricted to prevent unauthorised access, modification or misuse and is only permitted among our employees and agents on a need-to-know basis. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect offline and online.

Who do we share your personal information with?

In order for us to provide insurance quotes, arrange insurance policies, and/or deal with any claims or complaints, we need to collect and process personal data about you and to share this information with third parties such as other insurance intermediaries, insurers, reinsurers and loss adjusters. We may also disclose personal data for these purposes to our service providers, contractors, agents and group companies that perform activities on our behalf.

As explained, insurance involves the use and disclosure of your personal data by various insurance market participants such as intermediaries, insurers and reinsurers. The Lloyd's and London Insurance Market [Core Uses Information Notice](#) sets out those core necessary personal data uses and disclosures. Our core uses and disclosures are consistent with the Lloyd's and London Market Core Uses Information Notice. We recommend you review this notice.

In certain circumstances, we may be legally required to share certain data held by us, which may include your personal data, for example, where we are involved in legal proceedings, where we are complying with legal obligations, a court order, or a governmental authority.

Where you have been referred to SRG by a third party we may pay them a commission. To enable the third party to reconcile the commission payments it is due we may also share your personal information with them for this purpose. We will not provide them with any personal information they do not already possess as part of their existing business relationship with you, other than the month of a policy inception or renewal giving rise to a commission payment. SRG has determined that this processing is necessary for the performance of its legitimate business interests and is within the reasonable expectation of the referred commercial clients. It has also undertaken an assessment of the impact of such processing on your privacy and has concluded that such impact is minimal. If you have any concerns about the processing of your personal information for this purpose, please contact our Data Protection Officer by using the contact details in [Contacting us](#).

Information obtained during the course of negotiating a claims settlement on behalf of a client may be used in the negotiation of a claim with the same insurer for another SRG client or clients. The information will only be shared with the common insurer and enables us to provide a more effective claims handling service to our clients without compromising the confidentiality of client information. SRG has determined that this processing is necessary for the performance of its legitimate business interests.

We may also share anonymised personal data with third party companies across borders for the purpose of your interactions with us, to improve the services we provide by using data analytics. All transfer of personal data will comply with applicable law and is subject to safeguards to ensure your data is protected.

What happens if our business changes hands?

We may, from time to time, expand or reduce our business and this may involve the sale and/or the transfer of control of all or part of our business. Any personal data that you have provided will, where it is relevant to any part of our business that is being transferred, be transferred along with that part and the new owner or newly controlling party will, under the terms of this Privacy Notice, be permitted to use that data only for the same purposes for which it was originally collected by Us.

How you can access your information and correction

You have the right to ask for a copy of any of your personal data held by us. No fee is payable, and we will provide any and all information in response to your request free of charge. We may charge a reasonable fee when a request is manifestly unfounded or excessive, particularly if it is repetitive. Please contact us using the contact details in

Contacting us.

We want to make sure that your personal information is accurate and up to date. You can ask us to correct or remove information you think is inaccurate.

Contacting us

Please contact us if you have any questions about this notice or the information we hold on you:

- By email: kbenneworth@specialistrisk.com
- By telephone: 020 7977 4800
- Or write to us at: Data Protection Officer, Specialist Risk Group Limited, 2nd Floor, 1 Great Tower St, Billingsgate, London EC3R 5AA.

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 under Data Protection Law, or if you think that we have breached Data Protection Law, then you have the right to complain to the ICO. The contact details of the ICO are set out below:

- Information Commissioners Office
Wycliffe House, Water Lane
Wilmslow, Cheshire
SK9 5AF
- Tel: 0303 123 1113 (local rate) or 01625 545 745
- Email: casework@ico.org.uk

Changes to our Privacy Notice

We may change this Privacy Notice from time to time. Any changes will be immediately posted on the SRG sites. We will give you reasonable notice of any material change. We encourage you to visit frequently to stay informed about how we use your personal information

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