



## **PRIVACY NOTICE**

### **Introduction**

Caravan and Leisure Insurance Consultants Ltd, t/as CBI Insurance Consultants Ltd are committed to protecting your personal information. This privacy notice explains how we use any personal information we hold about you.

### **What information do we collect about you?**

We will obtain personal information about you, when you contact us to request or obtain a quotation, purchasing a product from us, or using our website. Website usage information is collected using cookies. Information could include name, address, contact details, marital status, date of birth, nationality, occupation and details of any family member where applicable (eg. a joint policyholder).

Risk information which we need to collect to enable us to provide a quotation. This may include data relating to criminal convictions, bankruptcy or claims.

Financial information such as bank account or card payment details.

We will collect personal information about you from you directly, but also potentially from your family members, other insurance market participants, sanctions lists, and in the event of claims, we will get information from third parties, eg. claims handlers and loss adjusters.

### **How will we use the information?**

We will use personal information about you primarily in connection with the provision of insurance:

- Arranging insurance cover (issuing quotations, renewals, policy administration);
- Handling claims;
- Undertaking anti-fraud, sanction, anti-money laundering and other checks, where applicable, to protect against fraud, suspicious or other illegal activities;
- Collecting, forwarding and refunding premiums;
- Facilitating premium finance arrangements;
- Processing transactions through service providers;
- Credit assessments and other background checks;

- Where we believe it is necessary to meet legal, security, processing and regulatory requirements
- Building databases for use by us, our clients and insurers.

We may monitor calls, emails and other communications with you. When you contact us we may keep a record of that correspondence and any information provided to us during that or any subsequent communication.

Please make sure that anyone else who is insured under your policy has provided you with consent to provide their personal information to us. It is important that you show this Privacy Notice to anyone else who is insured under your policy, including, for example anyone living at the property insured under a household policy.

## **How we share this information?**

In using personal data for the above purposes, we will disclose personal data to third parties, including insurers, reinsurers, intermediaries or other brokers, claims handlers, premium finance providers, professional advisers and auditors. Third parties to whom we disclose personal data are required by law and contractual undertakings to keep personal data confidential and secure, and to use and disclose it for purposes that a reasonable person would consider appropriate in the circumstances, in compliance with all applicable legislation.

We will not share your information for marketing purposes with other companies.

We do not transfer your data to other organisations which are located outside of the European Economic Area (EEA).

## **How long will we keep the 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.

We will endeavour to keep your information accurate and whenever you inform us about any changes we will update this information at the earliest opportunity. Please help us to do this by letting us know whenever there are changes to your personal data. If you are providing information about someone else you confirm that they have appointed you to act for them, to consent to the processing of their personal data, and that you have informed them of our identity and the purposes (as set out in the Privacy Policy) for which their personal data will be processed.

## **Marketing**

If you have consented to receive marketing, you may opt out at a later date.

You have a right at any time to stop us from contacting you for marketing purposes.

If you no longer wish to be contacted for marketing purposes, please telephone 01492 534524, or email [enquiries@cbi-insurance.com](mailto:enquiries@cbi-insurance.com).

## **Access to your information and correction**

You have a right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please write to us at 35 Conway Road, Colwyn Bay, Conwy, LL29 7AA, or email [kjones@cbi-insurance.com](mailto:kjones@cbi-insurance.com).

There is normally no charge for this service, however, in the event of excessive requests a small charge will be made.

Under certain conditions, you have the right to require us to:

- Provide you with further details on the use that we make of your personal 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;
- Provide you with your personal data in a structured format;
- Delete any 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 reason or 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.

You have a right to complain to the Information Commissioner's Office (ICO) if you think there is a problem with the way we have handled your personal information. [www.ico.org.uk](http://www.ico.org.uk) or telephone 0303 1231113.

## **Cookies**

Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. This information is used to track visitor use of the website and to compile statistical reports on website activity.

For further information visit [www.aboutcookies.org](http://www.aboutcookies.org).

You can set your browser not to accept cookies and the above websites tell you how to remove cookies from your browser. However, in a few cases some of our website features may not function as a result.

## **Other websites**

Our website contains links to other websites. This privacy policy only applies to our website so when you link to other websites, you should read their own privacy policies.

## **Changes to our privacy policy**

We keep our privacy policy under regular review and we will update when necessary.

## **How to contact us**

Please contact us if you have any question(s) about our privacy policy or information we hold about you:

- [enquiries@cbi-insurance.com](mailto:enquiries@cbi-insurance.com)
- or write to us at: CBI Insurance Consultants, 35 Conway Road, Colwyn Bay, Conwy, LL29 7AA.