

Privacy Notice

Introduction

On the 25th May 2018 the new General Data Protection Regulations (GDPR) come into force. These new rules mean requires that Fluidity Insurance Consultants Ltd (Fluidity) ensures clients are notified of the type of personal data that is held, when and who it is shared with, as well rights regarding obtaining the data.

Who we are

Fluidity Insurance Consultants Ltd are registered at Companies House (reg no. 08495303) and with the Financial Conduct Authority (no. 644116) for the purposes of transacting General Insurance Mediation.

What data do we hold?

General – personal information such as names, addresses, telephone numbers and email addresses

Specific – the type of detail that would be required to handle and process your insurance requirements

Sensitive – for the purposes of certain types of insurance, more sensitive data might occasionally be held, e.g. health information for travel insurance or criminal conviction details if they exist that may be relevant to insurance contracts

How do we acquire your data?

The data we hold is only obtained through direct consent and communication with you, either over the telephone, via email or in person. We record how we obtain your data and how you have provided it.

We do not buy data from third party sources or obtain it without your knowledge or consent.

What do we do with your data?

Your data is used to process and handle your insurances that you purchase from us. The lawful basis for this process is legal obligation.

The data might be passed onto Insurers or appropriate providers, such as wholesalers, that we place business with purely for the purposes of arranging the insurance you need. The lawful basis for this process is legal obligation.

Any additional products or suggestions for further services will only be passed on to you as part of the annual renewal review process, in conjunction with existing arrangements in place, as part of our professional guidance and advice. The lawful basis for this process is legitimate interest.

We do not sell your data or pass it on to third parties for the purposes of marketing.

How long do we hold your data?

For the period your business is placed with us, your information will be held securely for the duration.

If you leave us or cancel all of your insurance arrangements your contact details will be removed from our CRM system and only hard copy files will be retained for the period stipulated by The Limitation Act 1980 and in line with the Financial Conduct Authority recommendations:

- Property Insurance – 6 years
- Liability Insurance – 3 years

Once these periods have passed, your files and all information contained therein will be securely destroyed.

For prospective clients that approach us for quotations but do not proceed, we will hold details of the work undertaken for a period of approximately 12 months. We will ask you at the time for your consent for us to retain your quote information.

International Transfers

We do not transfer any information or details outside the EU.

The right to access, objection, rectification and erasure

You have rights as an individual in relation to the details we hold about you. If you ask to exercise your right to sight of information we reserve the right to request for proof of identity. We aim to acknowledge your request as soon as possible and will address your query within one calendar month. We may make a small charge for this service.

If you believe the detail we hold about you is incorrect you can request for it to be amended.

With regards to erasure and/or removal of consent, you may request your data to be deleted but this must be balanced against certain regulatory obligations.

Changes to our Privacy Policy

We will keep our privacy policy under regular review. This policy was last reviewed on the 1st November 2018.

Contact details of the Data Protection Officer

If you have any questions relating to data protection please contact our Data Protection Officer:

Liz Neilson Cert CII
Fluidity Insurance Consultants Ltd
Unit 4 Greatbridge Business Park
Budds Lane
Romsey, Hampshire
SO51 0HA

liz@fluidityinsurance.co.uk

Complaints

If you are not satisfied with our response or believe we are not processing your personal data in accordance with legal requirements you can make a complaint to the Information Commissioner's Office (<https://ico.org.uk/concerns/>)