

Privacy Notice (How information about you will be used)

Legal basis for processing data:

Processing data is necessary for the purposes of legitimate interest pursued by West Craven Insurance Services Ltd except where such interests are overridden by the interests, rights or freedoms of the data subject.

What Information we collect about you:

When you contact us for an insurance quotation we collect the relevant information needed by an insurer to calculate the premium and understand your insurance needs. The information varies dependant on the risk to be insured.

When we collect this information:

We collect this information during our meetings and /or telephone conversations with you and through the completion of proposal forms and fact finds.

How your information will be used and who might we share it with:

The information we collect will be passed to insurers to enable them to calculate a competitive insurance quotation to meet your requirements.

In order to obtain the most competitive cover it may be necessary to pass your information to other insurance intermediaries who are authorised and regulated by the Financial Conduct Authority.

Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Should you wish to pay your premium by instalments we may pass your information to a premium finance provider however, this will not be done without discussing payment options with you first.

We may share your information with, and obtain information about you from, credit reference agencies. If this is the case we will provide you with information about the credit reference agency we have used. Please note that any searches undertaken prior to you proceeding with your application will be *soft searches* and will not affect your credit rating.

Software and System Providers including but not limited to:
BriefYourMarket, SSP Limited and Microsoft Applications.

How long we will keep your data for:

We will retain any information we have collected about you for up to 6 years after our professional relationship has terminated however, data held electronically may be retained for longer.

Your rights of access to your data:

Under the GDPR you have a right, to obtain a copy of the personal information that we hold about you free of charge. If you believe that any information held is incorrect or incomplete, you should contact us (see contact details below). Any information that is found to be incorrect or incomplete will be amended promptly.

Your right to object:

Under the GDPR you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us processing your personal data we will stop unless: there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim.

Your Right to Complain:

You have a right to complain to the Information Commissioners Office if you feel there is a problem with the way West Craven Insurance Services Ltd is handling your data

Marketing:

Here at West Craven Insurance Services Ltd we take your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us.

We will not use your information or share your information with any other company for marketing purposes without your prior consent.

Contact Details:

If you need any further information or need to contact us please write to us at: West Craven Insurance Services Ltd, First Floor, North Barn, Broughton Hall Business Park, North Yorkshire, BD23 3AE.

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