How will we use the. information you give us?

We will only use your information on the basis that it is necessary to manage an insurance claim on your behalf. Where we need to pass information to other organisations, it will only be for that purpose. These organisations maybe the HMRC, regulators, compliance companies, loss adjusters and contractors/suppliers. It also includes our principal, Aspray Ltd. and organisations that process or administer our records.

When we contact you, it will be for managing your insurance claim only.

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is strictly required to enable us to manage your insurance claim or it is in the public interest - for example to fight crime or prevent fraud.

What type of personal information do we need?

- We may need personal details which might include details of members of your family, lifestyle, business details and details relating to insurances and insurance claims.
- We will only collect what is necessary and will only keep it for as long as we are required to do so in line with our data retention policy. You can ask us for a copy of this document.

What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Health.
- We will only collect what is necessary and protect it with appropriate security measures.

How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, face to face or by email.
- We also receive it from our principal, Aspray Ltd, insurance brokers and introducers.

What are my legal rights?

- You have the right to complain to the Information Commissioner at www.ico.org.uk, Tel 0303 123 11132.
- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.

