

Privacy Notice

In this Privacy Notice “You” or “Your” means:

- policyholders and covered parties,
- brokers, intermediaries and agents,
- service providers and advisers,
- claimants and their agents and relatives,
- enquirers and visitors to our websites.

In this Privacy Notice reference to The Underwriting Specialist Ltd, TUS, “we”, “our” or “us” means:

The Underwriting Specialist Ltd, The Underwriting Specialist Ltd t/a The PI Specialist, The Underwriting Specialist Ltd t/a The Liability Specialist. Registered in England No: 09976116
Registered Office: One Fleet Place, London EC4M 7WS. Authorised and regulated by the Financial Conduct Authority, FRN 753446

The Underwriting Specialist Ltd (TUS) is committed to protecting your privacy. This Privacy Notice explains how we handle the personal information that we collect about you. It explains what personal information we collect, how we use your data, who the data is shared with, how we keep it safe and for how long we retain your personal information. It also sets out your rights in respect of your data.

TUS acts as a Data Controller in respect of any personal data you provide to us.

What Information do we collect about you?

The personal information we collect about you consists of the information you and others provide to enable us to:

- provide you with the insurance from which you or others benefit,
- administer claims,

We collect ‘personal data’, which is information about you, and may include:

- your name,
- address,
- date of birth,
- qualifications and experience,
- information relating to your financial history including County Court Judgements, bankruptcy proceedings, and Individual Voluntary Arrangements,
- risk specific information including claims history about you and your business.

We may also collect more sensitive data, called ‘special category data’, principally being:

- information on your physical or mental health,
- information relating to criminal convictions and offences committed by you.

How do we collect information about you?

We collect personal information about you from a variety of sources, including information:

- you provide to us directly, including information provided on our website or that you give us when corresponding with us by email, by telephone or by post,
- from third parties, which may include your employer, broker, agent or representatives, family members, medical professionals and hospitals,
- from individuals who make applications on your behalf with your permission, or on behalf of a group(s) of people,
- from claim handlers and other experts that we may use to administer or carry out our obligations to you,
- from fraud, money laundering and crime prevention services and databases,
- from publicly available information, including information posted on websites and social media.

How do we use your information?

We use your personal information, as a data controller, for the following purposes:

- to provide you with our insurance products and services,
- to communicate with you and with third parties as part of our business,
- to administer claims,
- to respond to and handle your complaints,
- to notify you about changes to our products, services and the applicable terms and conditions,
- as part of our due diligence assessments before we enter into commercial contracts with you,
- to comply with legal and regulatory obligations,
- to detect, investigate and prevent fraud and financial crime,
- to protect the vital interests of a data subject or another person,
- to update and maintain client and accounting records,
- for internal analysis and research,
- to improve your experience when you use our websites,
- to manage our business operations and comply with internal policies and procedures.

In accordance with data protection legislation, we use your data where we have a legitimate legal basis to do so. These are listed below:

- **Performance of a Contract**
Where it is necessary to use your personal information to enter into or perform a contract of insurance you have or wish to place with us.
- **Legitimate Interests**
Where we have an appropriate, legitimate business need to use your personal information such as maintaining our business records, developing and improving our products and services, providing you with an insurance policy or service(s) and handling claims.
- **Legal Obligation**
Where we have a legal or regulatory obligation to use your information to maintain records of any dealings with you or to provide those records when obliged to do so.
- **Consent**
We will occasionally ask for your consent in relation to processing your sensitive personal information. If we ask for your consent, we will explain why it is necessary.

Marketing

We may also use your contact information to provide you with information about our products and services we think may be of interest to you. We may contact you about these by email if you have previously consented to this or the information relates to products and services previously purchased by you or your clients.

You can ask us or third parties to stop sending you marketing messages at any time by following the opt-out links on any marketing message sent to you or by contacting us at any time.

Who is your information shared with?

We may share your personal information with third parties where relevant. Your information will not be shared other than for the reasons described in this Privacy Notice. Your information will be kept confidential and will not be used for any reason other than the reasons we have described.

Your information may be disclosed to the following organisations:

- our staff, agents and contractors,
- our professional advisers,
- third party contractors that provide services to us, such as surveyors, loss adjusters, solicitors, emergency assistance providers and auditors,
- government bodies, law enforcement agencies, regulatory authorities, anti-fraud organisations and industry bodies and databases (where we are required to share information in accordance with applicable legislation and guidelines).
- insurance market participants such as brokers, third party administrators, insurers and reinsurers,
- analytics and search engine providers that assist us in the improvement and optimisation of our websites.

How long do we retain your information?

We keep your personal data for only as long as is reasonably necessary to fulfil the purposes for which we process your personal data, as listed above in this Privacy Notice.

The retention period will take into account factors including:

- any applicable legal obligation to hold records for a specified minimum period,
- the amount, nature and sensitivity of the personal data,
- the potential risk of harm from unauthorised use or disclosure of your personal data,
- the purposes for which we process your personal data, and whether we can achieve those purposes through other means.

For our proposers, policyholders and claimants we have different retention periods for different types of insurance policy. We do not keep your information for any longer than necessary, but certain types of insurance policy allow for claims to be made many years after the existence of the policy and therefore we need to retain your information to deal with any claims which may arise in the future.

For our insurance intermediaries and agents, we collect personal information as part of our agency application and monitoring process. We will retain the information we collect for the duration of our working relationship and in line with any legal or contractual obligations.

Where your personal data is no longer required, we ensure it is securely deleted.

In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

How do we keep your personal data safe?

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so. The terms of our contracts with third party contractors include obligations on them in relation to what personal data they can process and what they can do with that information.

Your Rights

Under certain circumstances, you have the following rights under data protection laws in relation to your personal data:

- **Right to be informed**
You have the right to be informed about the collection and use of your personal data. This Notice provides you with this information.
- **Right to access**
You have the right to obtain a copy of your personal data from us. In most circumstances, we will not charge you for this.
- **Right to rectification**
If we hold inaccurate information about you, you can ask us to correct it. If the data we hold is incomplete, you can ask us to consider additional information.
- **Right to erasure**
This right is sometimes called the right to be forgotten. You can ask us to erase your personal information.
- **Right to restrict processing**
You can ask us to stop processing your information. We will continue to store the data but will not carry out any further processing.
- **Right to data portability**
You can ask us to provide you with your data in a format which allows you to use it across different services.
- **Right to object**
In certain circumstances, you can object to our processing of your information.

- Rights related to automated decision making and profiling
For products where automated decision making is used, you can challenge any decision that has been made and ask us to review the outcome.

If you have provided us with consent to process specific data, you can withdraw this consent at any time. In some circumstances exercising your rights, including withdrawing consent, may mean that we cannot continue to provide you with the insurance product(s) or services that we have agreed to, or we may not be able to administer or arrange payment of your claim or fulfil our contractual obligations. If this is the case, we will make you aware of the consequences of processing your request so that you can make a fully informed decision. Withdrawal of your consent will not affect the lawfulness of any processing that took place before your consent was withdrawn.

Not all of the above rights are absolute, which means that we may not have to comply with all aspects of your request. If this is the case, we will explain the reasons for our decision. If you would like to contact us about your rights, please see the *How to contact us* section below.

Changes to this Privacy Notice

We may change the content of this Notice from time to time without further notice. The latest version will be available at www.uwspecialist.co.uk or on request.

How to contact us

If you have any questions about how we collect, store or use your personal information, or you would like to update the information we hold about you or make a data request, please contact our Data Protection Officer teresa@uwspecialist.co.uk or at:

The Data Protection Officer
The Underwriting Specialist Ltd
34 Bancroft
Hitchin
SG5 1LA

Your right to complain

If you are not satisfied with our use of your personal data or our response to any request by you to exercise your data protection rights, or if you think we have breached any relevant data protection laws, then you have the right to complain to the authority that supervise our processing of your personal data. In the UK, this is the ICO, details of which can be found at <https://ico.org.uk>.