

CUSC Foneguard – Privacy Policy

Introduction

This Privacy Statement covers the information practices of CUSC Foneguard who are Authorised and Regulated by the Financial Conduct Authority FRN 313851. a data controller and whose registered office is at;

1-5 Nelson Street,
Southend On Sea,
Essex,
SS1 1EG

We take the protection of your privacy and the confidentiality of your personal information seriously and this policy sets out how we meet our obligations regarding data protection and the rights of our customers and prospective customers ('data subjects') in respect of their personal data under the Data Protection Act 1998 ('the DPA'), and the forthcoming General Data Protection Regulation ('the Regulation').

The Regulation defines "personal data" as any information relating to an identified or identifiable natural person (a data subject); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier, or by one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person.

Pier Insurance Managed Services Limited is committed not only to the letter of the law, but also to the spirit of the law and places high importance on the correct, lawful, and fair handling of all personal data, respecting the legal rights, privacy, and trust of all individuals with whom it deals.

The Data Protection Principles

We comply with the Regulation which sets out the following principles with which any party handling personal data must comply. All personal data must be:

- processed lawfully, fairly, and in a transparent manner in relation to the data subject;
- collected for specified, explicit, and legitimate purposes and not further processed in a manner that is incompatible with those purposes; further processing for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes shall not be considered to be incompatible with the initial purposes;
- adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed;
- accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data that is inaccurate, having regard to the purposes for which it is processed, is erased or rectified without delay;
- kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed; personal data may be stored for longer periods insofar as the personal data will be processed solely for archiving purposes in the public interest, scientific, regulatory or historical research purposes or statistical purposes subject to implementation of the appropriate technical and organisational measures required by the Regulation in order to safeguard the rights and freedoms of the data subject;
- processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

How to contact us about your information

If you have any concerns about the use of your information please write to Data Protection, CUSC Foneguard, Evolution House, Units 10-11 New Garrison Rd, Southend-on-Sea SS3 9BF

If you would like to speak to us about how we use your information you can contact us on 01702 222880. If you contact CUSC Foneguard by telephone your call may be recorded for training and evidential purposes.

How we receive and process your information

CUSC Foneguard is the Data Controller for any personal data you provide to us. CUSC Foneguard can be found on the Financial Services Register under reference number 313851. Information provided to us may be used as detailed within this privacy policy.

We do not sell, rent or trade our mailing lists, phone numbers or email addresses.

We may receive information about you from any of the following sources:

- directly from you or from someone you have authorised to accept a policy on your behalf or a price comparison website to whom you have submitted your details for a quote when you or your representative obtains a quote, incepting, renewing or amending a policy or making a claim. This information may consist of the following personal information:
- your name, contact details (including home address, telephone number and e-mail address) and date of birth;
- all other personal information that is provided to us when completing an application for a quote for any policy, including (as necessary) any sensitive information (e.g. information about your health and/or previous convictions);
- details of all previous quotes for policies requested from us;
- details of all policies held with us including dates of purchase, lapse and cancellation;
- details of claims on policies held with us;
- your payment history relating to policies held with us; and
- the length of time you have been a customer with us.
- from third parties such as credit reference or debt collection agencies (e.g. to confirm your personal data); and
- from insurers, witnesses, third parties and solicitors (e.g. details relating to an incident that is the cause of a claim).

Collecting this information is necessary for the purposes of quoting, incepting and renewing a policy.

We will retain this information as required and directed by the Financial Conduct Authority (FCA) and in line with British Insurance Brokers Association guidance to support our ability to manage your policy, respond to complaints, demonstrate compliance with FCA rules and to support our ability to defend against legal claims.

What we use your information for

The Data Controller shall ensure that all personal data collected and processed is kept secure and protected against unauthorised or unlawful processing and against accidental loss, destruction or damage.

Your personal information may be used by CUSC Foneguard for the following purposes:

- to assess your application or renewal for an insurance quote;
- to confirm your identity;
- to undertake checks to guard against fraud, money laundering, bribery and other illegal activities;
- to verify the information provided;
- to administer and maintain your policies;
- to assist you with claims and enquiries;
- to process claims;
- to handle complaints;
- to maintain your insurance records with insurers;
- to analyse data, identify trends, and develop our business services.
- to tell you about other insurance and related products and offers from CUSC Foneguard and selected third parties (subject to your consent, as required – please see below); carry out market research, statistical analysis and customer profiling*; and
- to facilitate our quality and compliance monitoring.

To ensure that our processing of your data is lawful, such processing will only be undertaken if;

- you have given your consent *; or
- it is necessary for the performance of a contract to which you are, or will be, a party; or
- processing is necessary for compliance with a legal obligation to which we are subject; or
- processing is necessary to protect your vital interests; or
- to perform a task carried out in the public interest or in the exercise of official authority vested in us; or

- processing is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are overridden by your fundamental rights and freedoms which require protection of personal data, in particular where the data subject is a child.

We may also share your information with law enforcement bodies, our auditors, reinsurers and regulators such as the FCA, as required or permitted by law. In addition, in the event of a merger, acquisition, or any form of sale of some or all of our assets, to a third party, we may also disclose your personal information to the third parties concerned or their professional advisors.

Where we use third parties to undertake functions on our behalf we will share relevant information with such third parties. This will include: insurers; premium finance providers; loss adjusters and loss assessors; incident management firms; professional advisors; other insurance brokers; agents and service providers/processors (e.g. risk managers, administrators, mailing/fulfilment houses).

*CUSC Foneguard, our insurers and fraud prevention partners may use statistical analysis and profiling (for example, analysis of quote or claims history, personal data and preferences), to support our pricing strategy, to deliver offers and products that we believe may be of most interest to you and to support the development of our insurance products. We will always seek to minimise identifiable personal data wherever possible.

It is our policy to retain documents and information about you, including insurances effected on your behalf, in electronic or paper format for a minimum of seven years or such longer period as appropriate having regard to when a claim or complaint may arise in connection with our processing of your information. The legal basis for this processing is that it is necessary for the protection of our legitimate interests. After seven years, these may be destroyed without notice to you. You should therefore retain all documentation issued to you.

Direct Marketing

CUSC Foneguard may contact you by post and telephone for our legitimate marketing purposes in order to inform you of your renewal dates and to renew your policy.

With your consent (as necessary), we may from time to time contact you by SMS or email with details of other products.

If you would like to opt-out of receiving marketing correspondence of any kind, you can let us know at any time by writing to us, by calling us on 01702 222880 or online at support@cusc.com. We do not sell or pass on your details to any third parties for the purpose of marketing their own products or services.

Fraud prevention and detection

It is important that the information you provide to us is accurate as, incorrect information could affect the price of your policy and the ability to make a claim. We may cancel your insurance policy if we believe fraudulent details have been provided. In order to prevent or detect fraud we may check your details with various fraud prevention agencies and anti-fraud registers, who may record a search. Searches may also be made against other insurers' databases. These checks include processing conducted automatically by computers and may affect pricing or our ability to quote for insurance.

If fraud is suspected, information will be shared with other insurers and fraud prevention agencies. We search these registers when we deal with your request for insurance, at renewal or, in the event of an incident or claim. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it, to the fraud prevention agencies.

All telephone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Other users of the fraud prevention agencies such as law enforcement agencies, may use this information in their own decision making processes.

We may also share your information with law enforcement agencies, other organisations and public bodies where we reasonably believe it is necessary for the prevention and detection of fraud, crime or where required to do so under a court order.

If your application for insurance has been declined and you believe this to be incorrect please explain why to a member of staff who will review the circumstances.

Telephone call recording

Telephone calls with us will be recorded for training, compliance, fraud prevention and quality purposes.

Call recordings are retained for a period of 6 years in line with regulatory guidance.

Disclosing other peoples information to us

You should show this notice to anyone whose personal information you provide to CUSC Foneguard. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above. Where you authorise a third party on the policy, it is our standard practice to speak to either of you, regarding the policy, after completing relevant identity checks.

Cookie policy

Cookies work by putting a small bit of information onto the device you are using to access our website. We use cookies for several things. If you would like to read about them in more detail please see our Full Cookie Policy on our website where we have listed which cookies we use, and how to remove them from your device.

Your rights and access to information

You have the right to;

- information about how your data is processed,
- access the data we hold about you which will be provided. A response to your request will be provided to you within 40 days of us receiving a valid request, there will be a £10 charge per request.
- have incomplete or inaccurate data rectified,
- the deletion or removal of personal data where there is no compelling reason for us to continue to process it,
- restrict our processing of your personal data (although we will still be permitted to store it),
- object to our processing your data where we do so in connection with our legitimate interests, or in relation to our profiling your data or using it for marketing purposes.

If you would like to exercise any of your rights above, you may do so by writing to us at the address at the beginning of this notice or e-mailing us with specific details of your request at; compliance@cusc.com.

Under the Data Protection Act 1998 you have the right to access or obtain copies of the personal information held about you by us. Should you wish to exercise this right, please make a written request to:

Data Protection, CUSC Foneguard, Evolution House, Units 10-11 New Garrison Rd, Southend-on-Sea SS3 9BF

You have the right to request that we correct any inaccuracies in the personal information held about you. Please contact us on 01702 222880 if your personal information needs updating.

You have a right to submit a complaint to the Information Commissioner if you believe we have not complied with our obligations under the Data Protection Act. <https://ico.org.uk/global/contact-us/>

Third party processors and International Transfers

In order to deliver our services to you and, as necessary we will use third party processors (for example for the purposes of data hosting, print production, data transfer, analytics, credit searches and fraud prevention). Such processing is conducted under contract and we ensure that appropriate data protection and information security assurances are provided.

From time to time we may need to process some of your information using third parties located in countries outside of the European Economic Area (EEA). If your information is processed outside of the EEA, we will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the data protection regulations in the UK and EEA.

The Data Controllers may from time to time transfer ('transfer' includes making available remotely) personal data to countries outside of the EEA. This will take place only if one or more of the following applies;

- The transfer is to a country, territory, or one or more specific sectors in that country (or an international organisation), that the European Commission has determined ensures an adequate level of protection for personal data;
- The transfer is to a country (or international organisation) which provides appropriate safeguards;

- The transfer is made with the informed consent of the relevant data subject(s);
- The transfer is necessary for the performance of a contract between the data subject and the Company (or for pre-contractual steps taken at the request of the data subject);
- The transfer is necessary for important public interest reasons;
- The transfer is necessary for the conduct of legal claims;
- The transfer is necessary to protect the vital interests of the data subject or other individuals where the data subject is physically or legally unable to give their consent; or
- The transfer is made from a register that, under UK or EU law, is intended to provide information to the public and which is open for access by the public in general or otherwise to those who are able to show a legitimate interest in accessing the register.