

Data Protection Notice

In this notice **we, us** and **our** means Salt Insurance Services Limited, Axiom Underwriting Agency Ltd and the insurers who underwrite your insurance – each a separate data controller in respect of your personal data. Your personal data means any information **we** hold about you, and any information you give **us** about anyone else, including, identification details, financial information, policy information, credit and anti-fraud data and information about previous and current claims. Personal data processed may include sensitive personal data (e.g. health data) and criminal convictions data. Please read this notice carefully as it contains important information about **our** use of your personal data. Please note that if you decline to provide information when requested or you give **us** false or inaccurate information this could give **us** the right to void **our** insurance with you or it could impact your ability to claim.

Security of your data is very important to **us**. **We** will ensure that your data is processed with appropriate security measures in place. **We** will collect and process data about you and any other persons insured under the Certificate, as necessary for performance of the insurance, or at your request prior to entering into the insurance, or in order to provide you with **our** services in accordance with **our** legitimate interests. These interests include but are not limited to administering your Certificate, improving **our** service, preventing financial crime, general risk modelling and analysis and transferring books of business.

In some circumstances, **we** may need to collect and use sensitive personal data (e.g. health data) or information relating to criminal convictions and offences. Where this is required, unless another ground applies, **we** may need your consent to this processing. You may withhold or withdraw your consent, or ask **us** not to continue processing at any time by contacting **us** using the details below. However if you do this, **we** may be unable to process your enquiry or claim or continue to provide you with insurance.

We will exchange data about you with other parties in order to provide you with and administer this insurance and any claims. This may include your intermediary (if you used one), their supplier, the insurers, service suppliers, underwriting agents, credit reference agencies, anti-fraud databases, solicitors, claims administrators and their suppliers and agents, public and regulatory bodies. Depending on the circumstances, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have data protection laws not equivalent to those in the UK or the EEA. Any such transfer will be made with appropriate contractual safeguards in place and you can obtain a copy of these by contacting **us** using the details below. **We** will not use your data or pass it to any other party for marketing products or services to you unless you have given consent.

We will not keep your data for longer than necessary. **We** will delete data about you within eight years after your cover ends, though for some types of insurance, **we** may be required to retain data for longer due to **our** legal or regulatory obligations.

You have the right to access a copy of your personal data held by **us** (and have this transferred to a third party) or request rectification of your personal data if it is inaccurate or incomplete. In certain circumstances, you also have the right to object to the processing of your personal data, to request erasure of your personal data or to restrict **our** use of your personal data. If you wish to exercise your rights about how **we** process your data, please write to:

The Data Protection Controller, Salt Insurance Services Ltd, 189 Smallfield Road, Horley, Surrey RH6 9LR or email info@saltinsurance.com.

Please advise **us** of as much detail as possible to enable **us** to deal with your request.

If you are not satisfied with the way **we** have managed your personal data, you may complain to the Information Commissioners Office. You can contact them by:

Visiting the website www.ico.org.uk/concerns
or alternatively telephoning on **0303 123 1113**