

Privacy & Data Protection Policy

Policy overview and commitments to privacy within Howden M&A Limited

At Howden M&A Limited ("Howden M&A") ("we", "us", "our"), we regularly collect and use information which may identify individuals ("personal data"), including insured persons or claimants ("you", "your"). We understand our responsibilities to handle your personal data with care, to keep it secure and to comply with applicable data protection laws.

The purpose of this Privacy & Data Protection Policy ("Policy") is to provide a clear explanation of when, why and how we collect and use personal data. We have designed it to be as user friendly as possible, and have labelled sections to make it easy for you to navigate to the information that may be most relevant to you.

Do read this Policy with care. It provides important information about how we use personal data and explains your legal rights. This Policy is not intended to override the terms of any terms of business agreement or other contract which you have with us or any rights you might have available under applicable data protection laws.

We may amend this Policy from time to time for example, to keep it up to date or to comply with legal requirements or changes in the way we operate our business. We will notify you about material changes by prominently posting a notice on our website. We encourage you to periodically check back and review this policy so that you will always know what personal data we collect, how we use it, and with whom we share it.

This version of the Privacy & Data Protection Policy was published on the 30 April 2021.

Who does this Policy relate to?

This Policy relates to the following types of individuals, where we hold your personal information:

- Individuals who are clients, including prospective clients who have received an insurance quotation, former clients who have previously held an insurance policy taken through us, and client representatives, for example those with power of attorney;
- Our business/corporate clients and their employees, including prospective and former clients and client representatives;
- Visitors to our websites;
- Individuals who contact us with a query, concern or complaint;
- Individuals named on insurance policies, such as named drivers, joint policy holders, or beneficiaries;
- Individuals who request information from us or permit us to contact them for marketing purposes;

There are types of individuals who this Policy notice does not relate to, for example our employees and sub-contractors (including prospective and former employees and sub-contractors).

If you are one of these individuals and would like further information on how we collect, use and store your data, please contact us. Our contact details are shown in the “how you can contact us” section of this Policy.

1. Who is responsible for looking after your personal data?

Howden M&A is a subsidiary of Howden Group Holdings, and is the Data Controller.

- We are registered in England under company number 10687642. Our registered office address is One Creechurch Place, London EC3A 5AF.

- We are regulated in the UK by the Financial Conduct Authority (FCA) under reference number 775106. Howden M&A is an Appointed Representative of Howden Insurance Brokers Limited 309639.

- We are registered with the Information Commissioner’s Office (ICO) under registration ZA792262.

Howden M&A uses several trading/brand names and has Appointed Representatives, a list of which can be found at <https://register.fca.org.uk>.

2. WHAT personal data do we collect?

We collect your personal data and use it in different ways depending on your relationship with us and how you have interacted with us. This can include information we share with, or receive from, other third parties.

Depending on your relationship with us, we may hold the following types of personal data about you:

Identity and contact data: for example, your name, date of birth, postal address, telephone number and e-mail address.

Claims data: for example, data relating to claims made via us, or your previous claims experience.

Payment and account data: for example, your bank account details or brokerage fees.

Location data: For example, your postal or IP address, the location of any insured property, and in the event of a claim, where the incident occurred.

Correspondence data: for example, copies of letters and e-mails we send you or you send to us, and notes or call recordings of any telephone conversations.

Internet data: for example, information collected by cookies and other online technologies such as Google Analytics, as you use our website or contact us by online methods.

Information we obtain from other sources: for example from credit agencies, anti-fraud and other financial crime prevention agencies and other data providers. This can include demographic data and interest-based data.

Complaint data: for example, what the complaint was, how we investigated it and how we resolved it, including any contact with the Financial Ombudsman Service or other third party adjudicator services.

Some of our processes combine different sets of information we hold. This can include combining different data sets we have about you, or combining your information with that of other individuals.

Special Category Data

Certain types of information are known as “special category data” under data protection law, and receive additional protection due to their sensitivity, for example information that reveals your health or medical conditions, criminal conviction history, race or ethnicity, your political views or your religious beliefs.

We will only collect this information where we have a legal basis for doing so, and where it is strictly necessary, such as:

- When it is relevant to the type of insurance you are enquiring about, have purchased, previously held or that you have been named on;
- When it is relevant to a claim you have made or that someone else has made against you;
- Where it is relevant to a complaint or issue you have raised with us; and,
- To arrange alternate forms of correspondence for you, such as Braille, audio format or Touch-Type services.

3. What PURPOSES do we use your personal data for and what is our LEGAL BASIS?

Under data protection law, we are required to establish a legal basis to use your personal data (please see below). From time to time, you may need to provide us with the personal data of third parties, for example those of a third party relevant to a claim under a policy. You should take steps to inform the third party that you need to disclose their details to us, identifying us as your insurance intermediary.

The lawful ways we use your data

We use your information for the following lawful reasons:

- **To enter into or perform a contract:** for example to provide you with an insurance quotation, to start, change or cancel an insurance policy, to administer the policy, to manage any claims which arise, to answer any queries you may have, action your requests or perform any debt recovery.
- **To comply with a legal obligation:** for example the rules set by our regulator the Financial Conduct Authority (FCA), to fulfil your data rights under data privacy laws, handle complaints about data privacy or our financial products and services and to comply with other legal requirements such as preventing money laundering and other financial crimes;
- **For our legitimate business interests:** for example to offer a renewal, detect and prevent fraud, for statistical analysis, to monitor and improve our business and our products and services, demonstrate compliance with applicable laws and regulations and some marketing activities. Where we rely on this lawful reason, we assess our business needs to ensure they are proportionate and do not affect your rights. In some instances, you also have the right to object to this kind of use. For more information on your data rights, please see section 8 of this Policy.
- **With your consent:** for example when you ask us to provide you with information or permit us to contact you for marketing purposes. You can withdraw your consent at any time, for more information please visit the “Your data rights” section of this Policy.
- **To protect vital interests:** in extreme or unusual circumstances, we may need to use your information to protect your life or the lives of others.

Special Category Data

The processing of special category data requires an additional legal basis to the grounds set out above. This additional legal basis will typically be:

- your explicit consent;
- the establishment, exercise or defence by us or third parties of legal claims; or
- an insurance specific exemption provided under local laws of EU Member States and other countries implementing the General Data Protection Requirements (“GDPR”), such as substantial public interest where it is necessary for an insurance purposes.

PLEASE NOTE - If you provide your explicit consent to permit us to process your special categories of data, you may withdraw your consent to such processing at any time. However, you should be aware that if you choose to do so we may be unable to continue to provide insurance services to you (and it may not be possible for the insurance cover to continue). This may mean that your policy needs to be cancelled. If you choose to withdraw your consent we will tell you more about the possible consequences, including that we may no longer be able to act as your broker of record or place your policy and that you may have difficulties finding other cover. Further we may not be able to further or process your claim.

4. Who do we SHARE your personal data with?

Where applicable, we share your personal data with the following types of third parties when we have a valid reason to do so;

- Other HIG Group companies (including those who are in run-off but who may still carry out certain regulated activities) and our Appointed Representatives.
- Other Insurers, intermediaries including but not limited to other insurance brokers and managing general agencies, Risk Management Assessors, Uninsured Loss Recovery Agencies and Third Party Administrators who work with us to help manage the process and administer our policies,
- Service Providers, who help manage our IT and back office systems,
- Our regulators, which may include the FCA and ICO, as well as other regulators and law enforcement agencies in the E.U. and around the world,
- Credit reference agencies, Premium Finance Providers, and organisations working to prevent fraud in financial services,
- Solicitors and other professional services firms (including our auditors), and customer satisfaction service providers, acting on our behalf in capturing feedback from our customers on our service levels.
- Third Party Administrators who work with us to help manage the claims process,
- Loss Adjusters and Claims Experts who help us assess and manage claims,
- Service Providers, who help manage our IT and back office systems, credit reference agencies and organisations working to prevent fraud in financial services, and
- Solicitors, who may be legal representatives for you, us or a third party claimant.
- Potential purchasers of our businesses.

As outlined above, insurance involves the use and disclosure of your personal data by various insurance market participants. The [Lloyd's and London Insurance Market Core Uses Information Notice](#) sets out how insurance market participants process your personal data during the insurance lifecycle. Please review this Notice as well as this privacy notice.

5. International Transfers

For business purposes, to help prevent/detect crime or where required by Law and Regulation, we may need to transfer, or allow access to, your personal data to parties based overseas. These parties include brokers, insurers, re-insurers, service providers, other Howden Group companies and law enforcement agencies. Where we do this, we will ensure that your information is transferred in accordance with the applicable Data Protection requirements.

If the Data Protection laws of the country where we transfer your data are not recognised as being equivalent to those in the UK, we will ensure that the recipient enters into a formal legal agreement that reflects the standards required.

You have the right to ask us for more information about the safeguards we have put in place as mentioned above. Contact us as set out in Section 7 if you would like further information or to request a copy where the safeguard is documented (which may be redacted to ensure confidentiality).

6. How long do we keep your personal data?

We will retain your personal data for as long as is reasonably necessary for the purposes listed in Section 3 of this Policy. In most cases this will be for seven (7) years following the end of our relationship

with you however, in some circumstances we may retain your personal data for longer periods of time, for instance;

- Where we are required to do so in accordance with legal, regulatory, tax or accounting requirements.
- So that we have an accurate record of your dealings with us in the event of any complaints or challenges.
- If we reasonably believe there is a prospect of litigation relating to your personal data or dealings.

We maintain a data retention policy which we apply to records in our care. Where your personal data is no longer required we will ensure it is either securely deleted or stored in a way which means it will no longer be used by the business. You can request a copy by contacting us on the details shown in Section 9 of this Policy.

What are your rights?

Data protection law gives you rights relating to your personal data. This section gives you an overview of these and how they relate to the information you give us.

The UK supervisory authority for data rights, the Information Commissioner's Office (ICO), has also published detailed information about your rights on their website: www.ico.org.uk

Your right of access

You have a right to request copies of the personal data we hold on you, along with meaningful information on how it is used and who we share it with.

This right always applies, but there are some instances where we may not be able to provide you with all the information we hold. If this is the case, we will confirm why we are unable to provide it - unless there is a valid legal reason that means we cannot let you know why.

Your right to rectification

If personal data we hold is inaccurate or incomplete, and this has an impact on the way we are using your data, you have the right to have any inaccuracies corrected and for any incomplete data to be completed.

If you ask us to rectify your personal data, we will either confirm to you that this has been done, or if there is a valid reason that this cannot be done, we will let you know why.

Your right to erasure (the right to “be forgotten”)

You have the right to request that your personal data is erased in certain circumstances.

If you ask us to erase your personal data, we will either confirm to you that this has been done, or if we are unable to delete it, let you know why and also inform you how long we will hold it for. For more information, see Section 7 of this Policy.

Your right to restrict processing

You can ask us to restrict the use of your personal data in certain circumstances.

If you ask us to restrict the use of your personal data, we will either confirm to you that this has been done, or if we are unable to restrict it, we will inform you why.

Your right to object to direct marketing

You can object to receiving direct marketing from us.

If you do so, we will ensure that you do not receive such material going forward, unless you change your mind and specifically request it in the future.

Your right to object to automated decision-making

You can object to decisions made about you using your personal data undertaken by purely automated means.

If you do so, we will arrange for someone to assess the automated decision and confirm the outcome of this assessment to you.

Your right to challenge our legitimate interests

You can challenge the use of your personal data where we use a legitimate business interest as a legal basis to process your information. You can find more information on when we use this legal basis in section 3 of this Policy.

If you do so, we will either confirm to you that the processing has stopped, or there is a valid reason for the processing to continue, we will inform you why.

Your right to object to the use of your information for statistical purposes

You can object to us using your personal data for statistical purposes in some instances.

If you do so, we will either confirm to you that the processing has stopped, or there is a valid reason for the processing to continue, we will inform you why.

Your right to data portability

In certain circumstances, you have the right to request that your personal data be compiled into a common, machine readable format and either provided directly to you or sent by us to a third-party you nominate.

If you request this, we will either act upon your instruction and confirm to you that we have done so, or if there is a valid reason that this cannot be done, we will tell you why.

Your right to complain

If you are unhappy with how we have used your personal data or if you believe we have failed to fulfil your data rights, you have the right to complain to us, and can contact us to raise your concerns using the details shown in Section 9 of this Policy

If you remain unhappy with our response you may raise a complaint with a supervisory authority responsible for data protection and privacy.

In the UK, the supervisory authority is the Information Commissioner's Office (ICO), who can be contacted using the following details:

By e-mail: casework@ico.org.uk

By telephone: 0303 123 1113

By post: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

7. How you can contact us

We take data privacy seriously and your opinion matters to us. The primary point of contact for all issues arising from this Policy, including requests to exercise data subject rights, is our Data Protection Officer.

Our Data Protection Officer

Howden's Data Protection Officer is Andrew Hall, who can be contacted in the following ways:

By e-mail: DPO@howdengroup.com

By telephone: +44(0)20 7623 3806

By post: Howden M&A Limited, 1 Creechurch Place, London, EC3A 5AF.