

PRIVACY NOTICE

ABOUT US

Marionette Facilities Ltd trading as BP Insurance Brokers is a registered company in England (Company no. 3240346). Our registered address is 73-75 Whitegate Drive, Blackpool, FY3 9DA.

THE PURPOSE OF THIS NOTICE

This Notice is designed to help you understand what kind of information we collect in connection with our products and services and how we will process and use this information commonly known as personal data.

PERSONAL DATA WE COLLECT

In order for us to arrange and administer insurance for you we will collect and process personal data about you. We may also need to collect personal data relating to others. In most circumstances, you will provide us with this information. Where you disclose the personal data of others, you must ensure you are entitled to do so.

We will share your personal data within our firm and authorised third parties, such as Insurers, Underwriters, System Providers, Credit Reference Agencies, Claims Handling Companies, Loss Adjusters, Insurance Brokers, Reinsurers and Regulators. This is necessary where we are required to do so by law, where we need to administer our business, to quote for, source, place and administer your insurances including arranging insurance premium finance, to perform underwriting activities and to process claims.

We may collect your personal data when you visit our website, where we will collect your unique online electronic identifier; this is commonly known as an IP address.

Where we collect data directly from you, we are considered to be the controller of that data. Where there are other parties involved in underwriting or administering your insurance they may also process your data in which circumstance we will be a joint data controller of your personal data.

As a provider of insurance services, we will process the following categories of data:

- Personal data such as an individual's name, address, date of birth, gender, contact details and details of historic claims
- Special categories of personal data such as health, racial or ethnic origin, religious beliefs, trade union membership, genetic and biometric data, data relating to sexual orientation and details on historic claims resulting in injury.
- Data relating to criminal convictions and offences such as details of driving offences or insurance fraud

For the purposes of safeguarding and processing criminal conviction and offence data responsibly, this data is treated in the same manner as special categories of personal data, where we are legally required to comply with specific data processing requirements.

If you object to the collection, sharing and use of your personal data we will be unable to provide you with our products and services.

For the purposes of meeting the Data Protection Act 2018 territorial scope requirements, the United Kingdom is identified as the named territory where the processing of personal data takes place.

WHY DO WE NEED YOUR PERSONAL DATA?

We use your personal data for the performance of our contract with you, to quote for and provide you with insurance products and services, to process claims and renewals, to administer your policy and our business, to respond to any requests from you about services we provide and to process complaints. We will also use your personal data to manage your account, perform statistical analysis on the data we collect, for financial planning and business forecasting purposes and to develop new and market existing products and services.

In purchasing our products and services you should understand that you are forming a contract with us. If you contact us for a quote or request details on the services we provide, we consider ourselves as having a legitimate business interest to provide you with further information about our services.

In some situations we may request your consent to market our products and services to you, where we require consent, your rights and what you are consenting to will be clearly communicated to you. Where you provide consent, you can withdraw this at any time by contacting our Data Officer. We will retain your personal data for a period of 10 years unless there is a legitimate reason to retain it for longer. Where you or law enforcement agencies inform us about any active investigation or potential criminal prosecution, we will comply with legal requirements when retaining this data. The retaining of data is necessary where required for contractual, legal or regulatory purposes or for our legitimate business interests for statistical analysis (profiling) and product development and marketing purposes.

Sometimes we may need to retain your data for longer, for example if we are representing you or defending ourselves in a legal dispute or as required by law or where evidence exists that a future claim may occur.

You should be aware that we use automated decision making to check for customer suitability to our products, for example we might perform a credit search to check an individual's solvency and credit rating. We also analyse data to identify products and services that customers may be interested in which is commonly known as profiling. You have the right to object to the use of profiling activities and the use of automated decision making.

INTERNATIONAL TRANSFERS OF PERSONAL DATA

We may transfer your data to third parties based outside the European Economic Area. This is necessary for the purposes of administering out business and underwriting and claims processing purposes. Such parties are not permitted to use your personal data for any other purpose than for what has been agreed with us. These parties are also required to safeguard your personal data through the use of appropriate technical and organisational data security measures and are prohibited from disclosing or sharing your data with other third parties without our prior authorisation, or unless as required by law.

YOUR RIGHTS

Individuals are provided with legal rights governing the use of their personal data. These grant individuals the right to understand what personal data relating to them is held, for what purpose, how it is collected and used, with whom it is shared, where it is located, to object to its processing, to have the data corrected if inaccurate, to take copies of the data and to place restrictions on its processing. Individuals can also request the deletion of their personal data. Individuals can exercise their Individual Rights at any time. We will not charge a fee to process these requests, however if your request is considered to be repetitive, wholly unfounded and/or excessive, we are entitled to charge a reasonable administration fee. In exercising your Individual Rights, you should understand that in some situations we may be unable to fully meet your request, for example if you make a request for us to delete all your personal data, we may be required to retain some data for taxation, prevention of crime and for regulatory and other statutory purposes.

PROTECTING YOUR DATA

We will take all appropriate technical and organisational steps to protect the confidentiality, integrity, availability and authenticity of your data, including when sharing your data within our authorised third parties.

COMPLAINTS

If you are dissatisfied with any aspect of the way in which we process your personal data please contact our Data Officer. You also have the right to complain to the UK's data protection supervisory authority, the Information Commissioner's Office (ICO). The ICO may be contacted via its website which is <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

HOW TO CONTACT US

If you require more information about our insurance processes or further details on how we collect personal data and with whom we share data with, or if you have any questions regarding this Notice,

the use of your data and your Individual Rights please contact our Data Officer via email at dataofficer@bpib.co.uk or call 01253 393106.