



GENERAL DATA PROTECTION REGULATION PRIVACY NOTICE



In order for Morgan Richardson Ltd to provide our services we will collect personal information from you. This Privacy Notice explains how we use any personal information we collect together with details of your rights. If you choose not to provide us with the information requested we may not be able to provide our full services to you.

How will we use the information about you:

Personal information may be used by us and your Insurers for a variety of purposes, including:

- insurance administration, claims processing and payment
- making decisions on whether to provide insurance cover
- prevention and investigation of crime, including fraud and money laundering; and
- compliance with legal and regulatory requirements

Sharing data with third parties:

For the purposes of providing you with quotations and contracts of insurance your personal information may be shared with your Insurer's group companies and other service providers and agents. Personal information will be shared with other third parties if required by law.

To check information provided, and to detect and prevent fraudulent claims, information (including details of injuries) may be put on registers of claims and shared with other insurers. Insurers are also required to register all third party claims for compensation relating to bodily injury to the UK Department for Work and Pensions. We or they may search these registers when dealing with claims to detect and prevent fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

How long do we keep your data?

We will hold your personal information securely for as long as is required for the purposes set out in this policy and for us to comply with any legal and/or regulatory requirements.

What Personal Data do we collect?

Morgan Richardson may collect the following information about you:-

- Your Name
- Contact details, postal address, email address, telephone numbers (including mobile numbers)
- Your Date of Birth (for Personal Accident Cover only)

This list is not exhaustive and we may need to collect additional data for the purposes set out in this Policy.

How we protect your data

Morgan Richardson is committed to keeping your personal data safe and secure. Our security measures include:

- Encryption of data sent to Insurers
- Regular cyber security assessments of all service providers who may handle your personal data
- Security controls which protect the entire Morgan Richardson network
- Internal policies setting out our data security approach and training for employees

Your Rights:

You have the right to:

- request a copy of the personal information that is held about you and to ask for any inaccuracies to be corrected.
- request personal information is removed, in some instances, such as when the information is held to comply with legal and regulatory requirements this may not be possible, we will advise you upon request if this is the case.

Legal Basis for Morgan Richardson Ltd processing customer personal data:

The purpose Morgan Richardson collects and uses customers' personal data is because it is necessary for:

- The pursuit of our legitimate interests (as set out below), and
- of complying with our duties and exercising our rights under a contract for the sale of insurance products to a customer; or
- Complying with our legal obligations

Our legitimate interests

The normal legal basis for processing customer data is that it is necessary for the legitimate interests of Morgan Richardson Ltd in providing you with quotations for insurance products to protect your business, setting up a policy, providing support and administration of your policy, assistance with claims handling and renewal of your policy.

Cookies

Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. This information is used to track visitor use of the website and to compile statistical reports on website activity.

You can set your browser not to accept cookies, however in a few cases some of our website features may not function as a result.

Other websites

Our website contains links to other websites. This privacy notice only applies to this website so when you link to other websites you should read their privacy notice.

How to Contact us

If you have any questions about how Morgan Richardson Ltd uses your personal data that are not answered here or if you want to exercise your rights regarding your personal data, please contact us by any of the following means:

Telephone us on: 01277 630666

Email us at: Admin@morganrichardson.co.uk

Write to us at: Morgan Richardson Ltd, Westgate Court, Western Road, Billericay, Essex CM12 9DY

If you wish to make a complaint

Should you wish to make a complaint you may do so directly to us at the address above, alternatively you can contact the Information Commissioners Office on 0303 123 1113.