



K&G&J Insurance Brokers (Stourbridge) Ltd  
2 Hagley Road, Stourbridge, West Midlands, DY8 1QG

## Privacy Notice

(Version 2.0 05/01/2022)

### Legal basis for processing data

Processing data is necessary for the purposes of delivering our services and applies to service delivery and inquiries. We may also contact you on the basis of legitimate interests to make you aware of available products and services.

### What Information we collect about you

When you contact us for an insurance quotation, we collect the relevant information needed by an insurer to calculate the premium and understand your insurance needs. The information varies dependant on the risk to be insured.

### When we collect this information

We collect this information during our meetings and /or telephone conversations with you and through the completion of proposal forms and fact finds or via online submission forms.

### How we store your personal data

We hold your personal data electronically. The system is securely backed up and data encrypted to protect your data from cyber-attacks and online hackers. We also hold your data in paper files. Security at the premises is of a high standard to prevent loss of data from unauthorised access or theft.

### How your information will be used and who might we share it with

The information we collect will be passed to insurers to enable them to calculate a competitive insurance quotation to meet your requirements and/or handle a claim you are making under the policy. In order to obtain the most competitive cover it may be necessary to pass your information to other insurance intermediaries who are authorised and regulated by the Financial Conduct Authority. Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We may share your data with other third parties in order to meet our legal or regulatory requirements. Should you wish to pay your premium by instalments we may pass your information to a premium finance provider however, this will not be done without discussing payment options with you first. We may share your information with, and obtain information about you from, credit reference agencies. If this is the case we will provide you with information about the credit reference agency we have used. Please note that any searches undertaken prior to you proceeding with your application will be soft searches and will not affect your credit rating.

### How long we will keep your data for

We will retain any information we have collected about you for up to 6 years after our professional relationship has terminated. In certain circumstances it may be necessary to retain your personal data for longer.

## Your rights of access to your data

Under the Data Protection Act 2018 you have a right, to obtain a copy of the personal information that we hold about you free of charge. If you believe that any information held is incorrect or incomplete, you should contact us (see contact details below). Any information that is found to be incorrect or incomplete will be amended promptly.

## Erasure Rights

You have the right to request the deletion or removal of your personal data, we may not be able to do this if we have had a business relationship with you; however, we will ensure that we cease processing your data if you so request.

## Your right to object

Under the Data Protection Act 2018 you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us processing your personal data we will stop unless: there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim.

## Your Right to Complain

You have a right to complain to the Information Commissioners Office if you feel there is a problem with the way we are handling your data. Please contact <https://ico.org.uk/concerns/handling/>

## Contact Details

If you need any further information or need to contact us, please write to us at: Data Protection, KGJ Insurance Brokers (Stourbridge) Ltd., 2 Hagley Road, STOURBRIDGE, West Midlands, DY8 1QG.