

PRIVACY POLICY

Kounnis Insuforce Ltd and its associated trading names Waltham Forest Insurance and Insuforce are committed to respecting and protecting your privacy. Please read this notice carefully as it contains important information about our use of your personal information. Your personal information means any information we hold about you and any information you give us about anyone else. This notice should be read by anyone else insured or proposed to be insured under your policy as it will also apply to them. It explains how we collect, use, share and store your information. Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim. We reserve the right to amend this privacy policy at any time and without notice in response to changes in privacy legislation and data protection laws.

COLLECTING AND USING YOUR PERSONAL INFORMATION:

As the data controller and under the General Data Protection Regulation (GDPR) we will use your personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you and our insurers. We will also use your personal information to assess your insurance application and provide information to credit reference agencies. We will only collect the information we need so that we can provide you with the service you expect from us.

Collecting Your Data:

We collect personal and sensitive data to enable us to provide our services to you. The types of data we collect may include:

- Name, address, date of birth, marital status
- Occupation and other lifestyle information
- Contact information including telephone numbers and email addresses
- Claims history
- Criminal convictions
- Medical history
- Credit/Debit card details
- Bank account information

Using Your Data:

The data you provide will only be used by us or trusted service providers acting on our behalf for the following purposes:

- To obtain a quotation. Your data will be used to provide you with the best quote with our trusted partners in relation to the insurance services you are requesting a quotation for
- To ensure our insurers and credit providers have the necessary facts to assess your insurance risk, verify your identity and to help prevent fraud
- Assess financial and insurance risks
- Prevent and detect crime including anti money laundering and financial sanctions
- To comply with our legal and regulatory obligations
- Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover
- Develop our products, services, systems and relationships with you
- Record your preferences in respect of products and services

Sharing Your Data:

We may need to share your information with a number of different organisations including; insurers, service suppliers, regulatory bodies, anti-fraud databases, agents, solicitors, credit providers, claims administrators and their suppliers and other carefully selected third parties whom provide a service to us or on our behalf in order to administer your insurance policy and any claims that you may make.

We will not share your information for marketing purposes.

Storing Your Data:

All personal information held by us about you is held securely on our in-house computer systems which are securely backed up daily. Website information is held securely on our own dedicated servers and cannot be accessed by third parties or individuals not part of our company. All our telephone conversations are recorded for monitoring and training purposes and can only be accessed by senior members of our company. For your added security recorded telephone conversations cannot be deleted from our systems.

Keeping Your Data:

We will only keep your personal information for as long as necessary in order for us to provide you with the agreed products and services. In most cases we will retain your personal information for a period of 7 years following the expiry of your insurance contract with us, unless we are required to retain your personal information for a longer period to fulfil our legal and regulatory obligations.

YOUR RIGHTS:

The law gives you a number of rights in relation to your personal information on how we control it and how it is used by us:

Right of Access:

You have the right to request a copy of the personal information we hold about you and the services you receive from us. You can obtain a copy of any information held by us, by applying in writing to us on the details below. There might be a fee associated with the release of this information; we will advise you in advance of the fee amount payable.

We aim to respond to any requests for information promptly and within the legally required time limits.

Right of Rectification:

You have the right to request rectification if any personal information we hold about you is inaccurate or incomplete. If that information has been passed to a third party with your consent, then we must also ask them to rectify the data accordingly.

Right to be Forgotten:

You have the right to request to have your personal information deleted. If there is no lawful basis for us to process your personal information we will take all reasonable steps to delete it within 1 month of your request.

If you require any further information in relation to your rights or wish to exercise your rights, please contact the Data Protection Officer:

Data Protection Officer**Kounnis Insuforce Ltd****Sterling House****Fulbourne Road****London****E17 4EE****DEALING WITH OTHERS ON YOUR BEHALF:**

To help you manage your Insurance policy, subject to answering security questions, we will deal with you or your spouse or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy. For your protection only you can cancel your policy or change the contact address. We may not be able to make certain changes to the policy without the policyholder's explicit consent.

COMPLAINTS RELATING TO THIS PRIVACY POLICY:

If you have any concerns relating to the way in which we use your personal information, please contact **The Data Protection Officer** in the first instance and we will endeavour to resolve your concern. If you are not satisfied with our response you are entitled to contact the Information Commissioners Office. The ICO can be contacted by the following means:

Website: <https://ico.org.uk/global/contact-us>

Telephone: 0303 123 1113

CHANGES TO THIS PRIVACY POLICY:

We may amend this Privacy Policy from time to time for example, to keep it up to date or to comply with legal requirements. You should regularly check this Privacy Policy for updates. This policy was last updated on 25/05/2018.