

Privacy Notice

About us

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Cowens, Cowens Survival Capability, Cowens Risk Solutions, Cowens Private Clients and Cowens Xpress Cover are trading styles of R A Cowen & Partners Ltd Incorporated in England – Registered No. 01102951. (also referred to as “we”, “us”, or “our”). Our registered address is Inbro House, Commercial Gate, Mansfield, Nottinghamshire, NG18 1EU.

The purpose of this notice

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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. This is commonly known as personal data.

This Notice describes how we collect, use, share, retain and safeguard personal data. This Notice sets out your individual rights; we explain these later in the Notice but in summary these rights include your right to know what data is held about you, how this data is processed and how you can place restrictions on the use of your data.

What is personal data?

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Personal data is information relating to an identified or identifiable natural person. Examples include an individual’s name, age, address, date of birth, their gender, financial circumstances and contact details. Personal data may contain information, which is known as special categories of personal data. This may be information relating to an individual’s health, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic and biometric data, or data relating to or sexual orientation.

Personal data may also contain data relating to criminal convictions and offences. 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.

Personal data we collect

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In order for us to arrange and administer insurance for you we will collect and process personal data about you. We will also collect your personal data where you request information about our services, customer events, promotions and campaigns.

We may also need to collect personal data relating to others in order to arrange and administer financial products or services. 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.

You may provide us with personal data when completing online quote or contact forms, when you contact us via the telephone, when writing to us directly or where we provide you with paper based forms for completion or we complete a form in conjunction with you in person.

We will share your personal data within our firm or other firms associated with us. This is normal practice within the insurance, financial products or services and mortgage services industry where it is necessary to share information in order to place, quantify and underwrite risks, to assess overall risk exposure and to process claims. It is also necessary to determine the premium payable and to administer our business.

We also share personal data with authorised third parties, 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 insurance, financial

product or services, including arranging insurance premium finance, to perform underwriting activities and to process claims. Some examples follow:

- Verification of identity;
- Insurers;
- Underwriters;
- Product providers;
- Premium finance providers;
- Credit reference agencies;
- Debt recovery agencies;
- Claims handling companies;
- Loss adjusters;
- Insurance brokers;
- Reinsurers;
- Regulators;
- Law enforcement.

We will 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.

We will also collect electronic personal data when you first visit our website where we will place a small text file that is commonly known as a cookie on your computer. Cookies are used to identify visitors and to simplify accessibility, and to monitor visitor behaviour when viewing website content, navigating our website and when using features.

You can view our Cookie Policy here on the website:

<https://cowens.adtrak.agency/cookie-policy/>

We may record your communications with us when contacting our reception, customer care, complaints and other customer focused functions.

Where we collect data directly from you, we are considered to be the controller of that data i.e. we are the data controller. Where we use third parties to process your data, these parties are known as processors of your personal data. Where we collect data directly from you, we are considered to be the controller of that data i.e. we are the data controller. Where we use third parties to process your data, these parties are known as processors of your personal data. Where there are other parties involved in underwriting or administering your insurance, financial products or services they may also process your data in which circumstance we will be a joint data controller of your personal data.

A data 'controller' means the individual or organisation which, alone or jointly with others, determines the purposes and means of the processing of personal data.

A data 'processor' means the individual or organisation, which processes personal data on behalf of the controller.

As a provider of insurance and financial 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 and details on historic claims resulting in injury (physical and physiological)
- Data relating to criminal convictions and offences such as details of driving offences or insurance fraud

If you object to the collection, sharing and use of your personal data we may 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.

If you require more information about our insurance processes, services or further details on how we collect personal data and with whom we share data with, please contact our data privacy representative by e-mailing p.stapleton@cowensgroup.co.uk

Why do we need your personal data?

We will use your personal data for the performance of our contract with you, to quote for and provide you with insurance products, financial services and products, 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.

We will use the special category and criminal conviction data we collect about you for the performance of our contract with you which is deemed to be necessary for reasons of substantial public interest. This allows us to quote for and provide you with insurance products and services, to process claims and renewals and to administer your policy.

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, to share your data or to transfer your data outside the European Economic Area. 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 privacy representative.

General insurance services will retain your personal data at the end of any contractual agreement for a period of 7 years. We will retain special category and criminal conviction data for a period of 7 years. Where you have submitted a claim, we will retain your data for a period of 7 years if it is a non-injury claim; where an individual has been injured (physical and physiological), we will retain your data for 7 years. Where you have requested a quote, we will retain your personal data for 3 years, where you have contacted us for details of our insurance; we will retain your personal data for 3 years. Where you make a complaint we will retain the data for 7 years. 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.

For Financial services we will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than six years. You have a right to inspect copies of contract notes and entries in our books or computerised records relating to your transactions. We reserve the right to withhold copies of these records if information to other parties would be disclosed. We maintain the highest standards of confidentiality with regard to information we hold about our clients. We shall, however, regard ourselves as authorised by you to provide information to your professional advisers and any other parties in the conduct of their business with you, unless we are notified to the contrary by you.

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.

Please contact our data privacy representative if you object to the use of, or you have any questions relating to the use of, your data, the retention of your personal data. You can opt out of receiving marketing services by e-mailing st.kuchta@cowensgroup.co.uk

International transfers of personal data

We will transfer your data to third parties based outside the European Economic Area. This is necessary for the purposes of administering our 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.

Please contact our data privacy representative for a list of countries and organisations your personal data is transferred to and/or for further information on the measures undertaken to safeguard your data.

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.

These rights are known as Individual Rights under the Data Protection Act 2018. The following list details these rights:

- The right to be informed about the personal data being processed;
- The right of access to your personal data;
- The right to object to the processing of your personal data;
- The right to restrict the processing of your personal data;
- The right to rectification of your personal data;
- The right to erasure of your personal data;
- The right to data portability (to receive an electronic copy of your personal data);
- Rights relating to automated decision making including profiling.

Individuals can exercise their Individual Rights at any time. As mandated by law 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. You should understand that when exercising your rights, a substantial public or vital interest may take precedence over any request you make. In addition, where these interests apply, we are required by law to grant access to this data for law enforcement, legal and/or health related matters.

The flow of data within the insurance sector is complex and we ask you to keep this in mind when exercising your 'rights of access' to your information. Where we may be reliant on other organisations to help satisfy your request this may impact on timescales.

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 firm or other firms associated with us and authorised third parties.

Data Privacy Representative

To ensure data privacy and protection has appropriate focus within our organisation we have a Data Privacy Representative who reports to our senior management team. The insurance Data Privacy Representative's contact details are as follows: Philippa Stapleton, Cowens, Inbro House, Commercial Gate, Mansfield, Nottinghamshire, NG18 1EU. Tel no. 01623 649931 or p.stapleton@cowensgroup.co.uk

Complaints

If you are dissatisfied with any aspect of the way in which we process your personal data please contact data privacy representative. 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/>, by live chat or by calling their helpline on 0303 123 1113.

How to contact us

If you have any questions regarding this Notice, the use of your data or your Individual Rights please contact our insurance data privacy representative at Inbro House, Commercial Gate, Mansfield, Nottinghamshire, NG18 1EU or by e-mailing p.stapleton@cowensgroup.co.uk or by telephoning 01623 649931.

Website

For each visitor to our Web page, our Web server automatically recognises no information regarding the domain or e-mail address. We collect the e-mail address of those who communicate with us via e-mail. If you do not want to receive e-mail from us in the future, please let us know by sending an e-mail, calling or writing, and telling us that you do not want to receive e-mail from our company. Please note is you contact us our calls our recorded for training and monitoring purposes.