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Privacy Notice

About us

We R.A. Cowen & Partners Limited, Cowens(also referred to as “we”, “us”, or “our”) are a registered company in England -Company no. 01102951. **Our** registered address is Inbro House, Commercial Gate, Mansfield, Nottinghamshire, NG18 1EU.

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. In the course of providing you with products and services **we** will collect and process information that 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.

We will process your personal data in line with:

- The UK’s updated Data Protection Act 2018, which was initially the UK’s enactment of the EU GDPR
- The UK retained provisions of the EU’s General Data Protection Regulation (‘UK GDPR’) (retained by virtue of the European Union (Withdrawal) Act 2018)
- Regulations based on wider EU legislation such as the Privacy and Electronic Communications Regulations (EC Directive) 2003 (PECR) and future updates.
- Wider guidance from the Information Commissioners Office - www.ico.org.uk

For the purposes of meeting the Data Protection Act 2018 territorial scope requirements, the United Kingdom is identified as the named territory where the control and processing of personal data referred to under this Privacy Notice takes place. We may also transfer data into the European Economic Area (EEA) under adequacy arrangements which exist between the EEA and the UK which ensure that equivalent standards of data protection are in place.

If we transfer your data outside of the UK or EEA, we explain how we do this in the section headed ‘International Transfers’.

What is personal data?

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 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.

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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

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 insurance. 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.

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 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

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

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.

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. For more information, please see our Cookie Policy.

We may collect personal data through the use of telematics or similar locational tracking services, where you have agreed to the use of this particular service.

How we share your 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 on our behalf, these parties are known as 'processors' of your personal data. Where formal arrangements exist between **us** and those processors for them to process data purely under **our** instruction and not on their own behalf, they will be Data Processors.

Other parties involved in underwriting or administering your insurance such as insurers, premium finance providers and other intermediaries may also process your data as a controller 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.

We will share your personal data within **our** firm and with business partners. This is normal practice within the insurance 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 insurances (including arranging insurance premium finance), to perform underwriting activities and to process claims. Some examples are

- Insurers.
- Underwriters.
- Premium finance providers.
- Credit reference agencies.
- Debt recovery agencies.
- Claims handling companies.
- Loss adjusters.
- Insurance brokers.
- Reinsurers.
- Regulators.

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, please contact **our** ‘data privacy representative’ by e-mailing p.stapleton@cowensinsurance.com.

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 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 and manage your account.

We will use any 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 need to request your consent to market **our** products and services to you or share information with other specially selected .

We may also need to obtain your consent if we need to collect additional information to enable us to provide you with specialist or tailored support, or in certain circumstances if we need to transfer your data outside of the UK or European Economic Area (EEA).

Where **we** require consent, your rights and what you are consenting to will be clearly communicated to you and you can withdraw your consent at any time, instruction on how to do this are included in the 'How to contact us' section.

How long we keep your data

We 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** services and products, **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.

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.

International transfers of personal data

We will transfer your data to third parties based outside the UK and EEA. This is necessary for the purposes of administering our business and underwriting and claims processing purposes. Some countries have adequate protections for personal data under applicable laws, however for some countries, it is necessary to take additional steps to ensure appropriate safeguards are put in place or for the recipient to subscribe to or be certified with an "international framework" for the protection of personal data.

Whenever we transfer your information outside of the UK, we impose contractual obligations on the recipients of that information to protect your personal data to the standard required in the UK. These contracts prohibit those third party recipients from using your personal data for any other purpose than for what has been agreed with **us** and require them to safeguard your personal data through the use of appropriate technical and organisational data security measures. We also prohibit third party recipients from disclosing or sharing your data with other third parties without **our** prior authorisation, unless required to do so by law.

You can 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 – instructions on how to do this are included in the 'How to contact us' section.

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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 (in certain circumstances), 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);
- The **right to object** to certain automated decision-making (including profiling) and **to contest** automated decisions that have been made.

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 regulatory and other statutory purposes.

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.

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.

If you require further information on your Individual Rights or you wish to exercise your Individual Rights, please contact **our** data privacy representative by e-mailing p.stapleton@cowensinsurance.com or by writing to Inbro House, Commercial Gate, Mansfield, Nottinghamshire, NG18 1EU.

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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, other firms associated with us and authorised third parties.

Data Privacy Representative

To comply with our legal obligations and 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 Data Privacy Representative's contact details are as follows: Philippa Stapleton, R.A.Cowen & Partners Ltd, Inbro House, Commercial Gate, Mansfield, Nottinghamshire, NG18 1EU. Tel.no. 01623 649931 and p.stapleton@cowensinsurance.com

Complaints

If you are dissatisfied with any aspect of the way in which we process your personal data, please contact our 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

Please contact **our** data privacy representative if you have any questions regarding this notice, the use or retention of your data or your individual rights or you wish to exercise any of the rights outlined in this notice including your rights to object to or contest automated decisions at Inbro House, Commercial Gate, Mansfield, Nottinghamshire, NG18 1EU or by e-mailing p.stapleton@cowensinsurance.com or by telephoning 01623 649931.

You can also opt out of receiving marketing services by e-mailing st.kuchta@cowensinsurance.com