



PRIVACY NOTICE

Dennis R Walker Insurances understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all our clients and will only collect and use personal data in ways that are described here and in a way that is consistent with our obligations and your rights under the law.

1. Information About Us

Dennis R Walker Insurances is a partnership. Our partners are Andrew Michael Walker & Mrs Alison Calder

Our trading and postal address is Lake House, 7 Parkfield Road, Coleshill, B46 3LD

Email : sales@walkerinsurances.co.uk
Telephone : 01675 462682
Fax : 01675 464501

We are authorised and regulated by the Financial Conduct Authority (FCA). Our firm's registration number is 307788. We are members of the British Insurance Brokers Association (BIBA)

2. What Does This Notice Cover?

This Privacy Notice explains how we use your personal data; how it is collected, how it is held and how it is processed. It also explains your rights under the law relating to your personal data.

Where we collect data directly from you, we are the data controller. Where we use third parties to process your data, these parties are known as processors of your personal data.

3. What is Personal Data?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the GDPR) as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

The personal data that we use is set out in Part 5, below.

4. What Are My Rights?

Under the GDPR, you have the following rights, which we will always work to uphold:

- a) The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in Part 11.
- b) The right to access the personal data we hold about you. Part 10 will tell you how to do this.
- c) The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. Please contact us using the details in Part 11 to find out more.
- d) The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we have. However, please note that our regulators, the Financial Conduct Authority (FCA), require us to retain certain types of information, such as claims and details relating to purchased policies, for a minimum of 7 years – this could affect our ability to entirely erase your data. Please contact us using the details in Part 11 to find out more.
- e) The right to restrict (i.e. prevent) the processing of your personal data.
- f) The right to object to us using your personal data for a particular purpose or purposes.
- g) The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.
- h) Rights relating to automated decision-making and profiling. We do not use your personal data in this way.

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 11.

Further information about your rights can also be obtained from the Information Commissioner's Office or your local Citizens Advice Bureau.

If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with the Information Commissioner's Office.

5. What Personal Data Do You Collect?

We may collect some or all of the following personal data (this may vary according to your relationship with us):

Individual:	Name, address, telephone number(s) email address, gender, marital status, date and place of birth, nationality, employer, job title, employment history and family details
Identification:	National Insurance number, driving licence number(s)
Financial:	Bank account, payment card details and other financial information
Risk details:	Information about you which we and other market participants need to collect to assess the risk to be insured. This may include data relating to your health, motoring convictions, criminal convictions, or other special categories of data
Credit and Anti-fraud data:	Results of sanctions checks, details of criminal offences and other information received from various anti-fraud databases
Insurance claims:	Information about previous and current claims (including other unrelated insurances)

6. How Do You Use My Personal Data?

Under the GDPR we must always have a lawful basis for using personal data. This may be because the data is necessary for our performance of a contract with you, because you have consented to our use of your personal data, or because it is in our legitimate business interests to use it. Your personal data will be used for the following purposes:

- Insurance administration
- Underwriting
- Claims handling
- Statistical purposes
- Communicating with you. This may include responding to emails or calls from you
- Supplying you with information that you have opted in to

With your permission and/or where permitted by law we may also use your personal data for marketing purposes, which may include contacting you by email, text message, post or telephone with information, news and offers on our services/products. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our obligations under the GDPR and the Privacy and Electronic communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt-out.

7. How Long Will You Keep My Personal Data?

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Your personal data will therefore be kept for the following period:

- Our regulators, the Financial Conduct Authority (FCA), require us to retain certain types of information, such as claims and details relating to purchased policies, for a minimum of 7 years.

8. How and Where Do You Store or Transfer My Personal Data?

We will only store or transfer your personal data within the European Economic Area (the "EEA"). The EEA consists of all EU member states, plus Norway, Iceland and Lichtenstein. This means that your personal data will be fully protected under the GDPR or to equivalent standards by law.

9. Do You Share My Personal Data?

We share your personal data with insurance companies, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling or for statistical purposes.

We may sometimes contract with the following third parties to supply services to you. These may include payment processing, delivery and marketing. In some cases, those third parties may require access to some or all of your personal data that we hold.

- Insurance Companies
- Banks/Building Societies/Premium Finance Companies
- Credit Card Companies
- Software or IT support providers

If any of your personal data is required by a third party, as described above, we will take steps to ensure that your personal data is handled safely, securely and in accordance with your rights, our obligations and the third party's obligations under the law, as described above.

If any personal data is transferred outside of the EEA we will take suitable steps in order to ensure that your personal data is treated just as safely and securely as it would be within the UK and under the GDPR, as explained above.

In some limited circumstances we may be legally required to share certain personal data, which may include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

10. How Can I Access My Personal Data?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal address shown in Part 11. To make this as easy as possible for you, a Subject Access Request Form is available for you to use. You do not have to use this form, but it is the easiest way to tell us everything we need to know to respond to your request as quickly as possible.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within one month of receiving it. Normally we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

11. How Do I Contact You?

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details:

For the attention of : Mrs Alison Calder
Email address : sales@walkerinsurances.co.uk
Telephone Number : 01675 462682
Address : Dennis R Walker Insurances, Lake House, 7 Parkfield Road, Coleshill, B46 3LD

12. Changes to this Privacy Notice

We may change this Privacy Notice from time to time. This may be necessary for example, if the law changes, or if we change our business in a way that affects personal data protection.

Any changes will be notified to you in writing.