

Great Lakes Insurance UK Limited – Privacy Notice

This privacy notice is designed to help you, as a customer of Great Lakes Insurance UK Limited or as a person concerned in connection with the insurance or settlement of claims (for example claimant, injured party, etc.), to understand how we process your personal data.

You are a customer of Great Lakes Insurance UK Limited and we are the insurer of your policy. However, you may have purchased your insurance through an intermediary, e.g. through an insurance broker or through an intermediary that we have authorised to issue a policy on our behalf.

Alternatively, we may need your information to check if an insurance claim has occurred and how much the damage is or if you are a creditor or debtor to an insurance customer.

The insurance lifecycle respectively claims settlements may involve the sharing of your personal data with other insurance market participants, some of which, you may not have direct contact with. You can find out more information about these processors by contacting the intermediary that you purchased your policy from.

The Data Controller for Great Lakes Insurance UK Limited is:
Great Lakes Insurance UK Limited 1 Fen Court London EC3M 5BN Tel: +44 (0) 20 3003 7000 Fax: +44 (0) 20 3003 7010 E-mail: enquiriesGLLS@glise.com https://www.munichre.com/glise/en.html

The Data Protection Officer for Great Lakes Insurance UK Limited is:

The Data Protection Officer
Great Lakes Insurance UK Limited
1 Fen Court
London
EC3M 5BN

Tel: +44 (0) 20 3003 7000

Email: dataprotection@glise.com

Please contact the Data Protection Officer if you have questions concerning this Privacy Notice or your Data Subject Rights. These include:

- Data Subject Access Request: To request access to your personal data and information around its processing.
- Data Portability: The transfer of your personal data to another Data Controller.
- Erasure: To have your personal data removed or deleted.
- Rectification: To have your personal data corrected if it is inaccurate.
- Restrict Processing: To restrict processing where your personal data is inaccurate or the processing is unlawful.
- To object to direct marketing (we do not do direct marketing).
- To object to processing based on legitimate interest.

If you are unhappy with any response or have a complaint. You can raise this with the data protection authority:

The Information Commissioner
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: +44 (0) 303 123 1113

Who your data is shared with

The following are data controllers that we share your personal data with:

- Reinsurers – including Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München.
- Agents – that sell insurance products on our behalf.
- Brokers – that have advised our insurance products to you.
- Government Agencies.
- Legal advisers.
- Motor Insurers' Bureau (MIB) and the Claims and Underwriting Exchange (CUE)

The following are data processors that we disclose your personal data to:

- Third Parties providing services for Banking, Claims Handling, Insurance Administration and IT Services.

Please contact the Data Protection Officer (dataprotection@glise.com) if you require further information on who your data is shared with.

What information do we collect about you

Personal Data

Categories of data	Type of information processed	Where the data may come from	Who we may disclose the data to	Potential purpose of processing	Lawful basis of processing
Individual Information	Name, address, marital status, date and place of birth, nationality, employer, job title, employment history, family details and their relationship to you.	Insurance intermediaries or other insurance market participants. You and your family. Your employer.	Group companies. Reinsurers. Insurance intermediaries or other insurance market participants. Third party administrators Anti-fraud databases. Medical doctors and specialists	Setting you up as a client. Underwriting, evaluating and pricing of the risks to be insured and calculating and validating the appropriate premium for your policy.	Performance of our contract with you.
					Legitimate interest.
Policy Information	Information about the quotes and insurance policies you have applied for or taken out.	Insurance intermediaries or other insurance market participants. You and your family. Your employer.	Group companies. Reinsurers. Insurance intermediaries or other insurance market participants. Third party administrators Anti-fraud databases.	Managing you as a client including underwriting, evaluating and pricing the risks to be insured and calculating, validating and collecting any appropriate premium.	Performance of our contract with you.
					Legitimate interest.
Financial Information	Premiums and claims paid on your policies. Bank account or payment card details. Income and other financial information.	Insurance intermediaries or other insurance market participants. You and your family. Your employer. Debt Collectors and their employees.	Group companies. Reinsurers. Insurance intermediaries or other insurance market participants. Third party administrators.	Managing you as a client including underwriting, evaluating and pricing the risks to be insured and calculating, validating and collecting any appropriate premium.	Performance of our contract with you.
					Legitimate interest.

Categories of data	Type of information processed	Source of the data	Who we disclose the data to	Purpose of processing	Lawful basis of processing
Statutory and anti-fraud information	Credit history, credit score, sanctions and information from anti-fraud databases concerning you.	Insurance intermediaries or other insurance market participants. Your employer. Anti-fraud databases, sanctions lists, court judgements and other government agencies, credit reference agencies.	Group companies. Reinsurers. Third party administrators Insurance intermediaries or other insurance market participants. Anti-fraud databases.	Setting you up as a client including checks for possible fraud, sanctions, credit and anti-money laundering. Managing you as a client including underwriting, evaluating and pricing the risks to be insured and calculating, validating and collecting any appropriate premium.	Performance of our contract with you.
					Compliance with a legal obligation.
					Processing is necessary for the defence of legal claims.
Claim Information	Information about previous and current claims.	Insurance intermediaries or other insurance market participants. You and your family. Your employer. Anti-fraud databases, claimants, defendants, witnesses, experts inc. medical experts, loss adjustors, solicitors and claims handlers. Debt Collectors and their employees.	Group companies. Reinsurers. Insurance intermediaries or other insurance market participants. Third party administrators Anti-fraud databases. Medical doctors and specialists.	Managing insurance and reinsurance claims. Defending or prosecuting legal claims. Investigating or prosecuting fraud.	Performance of our contract with you.
					Compliance with a legal obligation.
					Processing is necessary for the defence of legal claims.

Special Categories of Data

Categories of data	Type of information processed	Source of the data	Who we disclose the data to	Purpose of processing	Lawful basis of processing
Individual and claim Information	Health information. Medical reports.	Insurance intermediaries or other insurance market participants. You or your family. Your employer.	Group companies. Reinsurers. Insurance intermediaries or other insurance market participants. Third party administrators Medical doctors and specialists.	Setting you up or managing you as a client. Evaluating and pricing the risks to be insured and calculating and validating any appropriate premium where there is health or life insurance. Claims administration.	For an insurance purpose.
					Processing is necessary for the defence of legal claims.
					Consent
Statutory and anti-fraud information	Criminal records and convictions. Surveillance reports.	Insurance intermediaries or other insurance market participants. You or your family. Your employer. Anti-fraud databases, sanctions lists, court judgements and other government agencies.	Group companies. Reinsurers. Insurance intermediaries or other insurance market participants. Third party administrators Anti-fraud databases.	Setting you up or managing you as a client. Evaluating and pricing the risks to be insured and validating any appropriate premium where there is health or life insurance, including checks for potential fraud, sanctions, anti-money laundering and other statutory checks.	Processing carried out under the control of official authority.
					Processing is necessary for the defence of legal claims.

Motor Insurers Bureau

We work in partnership with the Motor Insurers' Bureau (MIB) and associated not-for-profit companies who provide several services on behalf of the insurance industry. At every stage of your insurance journey, the MIB will be processing your personal information and more details about this can be found via their website: mib.org.uk. Set out below are brief details of the sorts of activity the MIB undertake:

- Checking your driving licence number against the DVLA driver database to obtain driving licence data (including driving conviction data) to help calculate your insurance quote and prevent fraud
- Checking your 'No Claims Bonus' entitlement and claims history
- Prevent, detect and investigate fraud and other crime, including, by carrying out fraud checks
- Maintaining databases of:
 - Insured vehicles (Motor Insurance & Policy Data or Motor Insurance Database)
 - Vehicles which are stolen or not legally permitted on the road (Vehicle Salvage & Theft Data or MIAFTR)
 - Motor, personal injury and home claims (CUE)
 - Employers' Liability Insurance Policies (Employers' Liability Database)
- Managing insurance claims relating to untraced and uninsured drivers in the UK and abroad
- Working with law enforcement to prevent uninsured vehicles being used on the roads
- Supporting insurance claims processes

Protection of your information

Your privacy is important to us and we follow strict security and organisational procedures in the processing, storage, destruction and disclosure of your information. This is to prevent unauthorised access or loss of your information.

Use of your Consent to process Special Categories of Personal Data

In order to provide insurance or to carry out claims settlements, in certain circumstances, we may need to process special categories of personal data, such as medical records or criminal conviction data.

We follow the lawful basis that your insurer has used in processing and disclosing your special categories of personal data to us. This may be for an insurance purpose or consent. If consent is used, you will not have given your consent directly to us but to the insurer that you purchased your policy from.

You may withdraw your consent for us to process your special categories of personal data at any time by contacting the Data Protection Officer (details as above). However, if you withdraw your consent this will impact on our ability to provide or continue to provide insurance for your insurance policy or pay claims.

Call Monitoring and Recording

For quality control purposes and to audit the evaluation process for the underwriting and pricing of the risks to be insured, we may review copies of telephone recording made with the intermediary that you purchased your policy from.

Data Retention

Your personal data will only be kept for as long as it is necessary for the purpose it was collected for.

Category of data	How long we retain your data			
Individual Information	7 years after the end of the insurance agreement between us and the insurance intermediary.			
Policy Information	<i>Insurance</i>	<i>Years</i>	<i>Reinsurance</i>	<i>Years</i>
	All cases exc. EL	7	All cases exc. EL	7
	Employers Liability	40	Employers Liability	40
Financial Information	7 years after the end of the insurance agreement between us and the insurance intermediary.			
Claims Information	Period in years from either date of settlement or date of advice if no claim develops.			
** EL = Employers Liability	<i>Insurance</i>	<i>Years</i>	<i>Reinsurance</i>	<i>Years</i>
	Property	7	All cases exc. EL	6
	Engineering exc. EL	3	Employers Liability	40
	Engineering EL	40		
	Contingency	3		
	Marine & Aviation exc. EL	3		
	Marine & Aviation EL	40		
	Professional Indemnity	12		
	Liability exc. EL	3		
	Liability EL	40		
	Motor	3		
	Child Injuries	To age 21 & 4 months		
	Cases involving PPO's	Unlimited		
	All asbestos / disease	Unlimited		
	All protected victims	Unlimited		
Special categories of personal data (underwriting and pricing)	As per Policy Information table above.			
Special categories of personal data (claims)	As per Claims Information table above.			

Transfer of Data

We will not transfer your personal data outside the UK or EEA where there is not an adequate level of data protection.

Your personal data may be disclosed to companies within our Group or to Service Providers outside the UK or EEA. However, we ensure that there is an adequate level of data protection in place and adhered to by these parties.

You can find out the details about any other party we have shared your personal data with by contacting the Data Protection Officer at the address provided at the top of this privacy notice.

Changes to this Great Lakes Insurance UK Limited Privacy Notice

If we make changes to this privacy notice that affects how we process your information, we will revise the notice and publish it on our website.