

Privacy Policy

Introduction

We are committed to protecting and respecting your privacy. This Privacy Policy will help you understand how we collect, use and protect your personal data given to us.

Please take a few moments to read the sections below and learn how we may use personal data. You should also show this policy to anyone else who may be accessing your information on your behalf.

The insurance lifecycle 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 is Munich Re Digital Partners Limited, 10 Fenchurch Avenue, London, EC3M 5BN. For more information, visit the website: [Munich Re Digital Partners website](#).

The insurer, Great Lakes Insurance SE (GLISE), is also a data controller. GLISE are located at 10 Fenchurch Avenue, London, EC3M 5BN. For more information and to view their privacy notice, visit their website: [Great Lakes Insurance SE website](#).

Please contact the Data Protection Officer (details below) if you have questions concerning this Privacy Policy or your Data Subject Access Rights. These include:

- 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.
- Subject Access Request: To access your personal data and information about its processing.
- Objecting to direct marketing.

The Data Protection Officer
Munich Re Digital Partners Limited
10 Fenchurch Avenue
London
EC3M 5BN
Email: dpo@digitalpartners.co.uk

DIGITAL PARTNERS

A Munich Re company

What information do we collect about you

We collect your personal data through our Digital Partners. The personal data will vary with each Digital Partner. A list of our Digital Partners can be located on our website: [Munich Re Digital Partners website](#).

Overview of processed information

Personal Data

Categories of data	Type of information processed	Where the data comes from	Who we disclose the data to	Purpose of processing	Lawful basis of processing
Individual Information	Name, address, post code, marital status, date and place of birth, nationality.	MRDP's Digital Partners. Third party providers.	Internally within MRDP.	Underwriting and Pricing analysis	Processing is necessary for the performance of a contract.
Financial Information	Premiums and claims paid on your policies.	MRDP's Digital Partners	Internally within MRDP	Underwriting and Pricing analysis	Processing is necessary for the performance of a contract. Compliance with a legal obligation.
Policy information	Information about previous and current policies.	MRDP's Digital Partners	Internally within MRDP	Underwriting and Pricing analysis	Processing is necessary for the performance of a contract.
Quote information	Information about previous and current quotes.	MRDP's Digital Partners	Internally within MRDP	Underwriting and Pricing analysis.	Processing is necessary for the performance of a contract.
Claim Information	Information about previous and current claims.	MRDP's Digital Partners	Internally within MRDP	Underwriting and Pricing analysis.	Processing is necessary for the performance of a contract. Compliance with a legal obligation Processing is necessary for the defence of legal claims.

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Statutory and anti-fraud information	Credit history, credit score, sanctions and information from anti-fraud databases concerning you.	MRDP's Digital Partners. Anti-fraud databases, sanctions lists, court judgements and other government agencies.	Our Digital Partners Third party administrators 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.

Dealing with other people

We will deal with anyone whose information we collect. It is not our policy to deal with your spouse, partner or parent without your written consent. If you would like someone else to deal with your personal data on your behalf on a regular basis please let us know by contacting us using the details above.

Who your data is shared with

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

- Reinsurer - Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München.
- Digital Partners – that sell insurance products on our behalf.
- Government Agencies.
- Legal Advisers.

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.

We would like to bring to your attention our obligations to disclose information in the following four exceptional cases permitted by law, and the other situations as set out below. These are:

- Where we are legally compelled to do so;
- Where there is a duty to the public to disclose;
- Where disclosure is required to protect our interest; and
- Where disclosure is made at your request or with your consent.

Where we employ data processors to process your personal data on our behalf, the same duty of confidentiality and security will apply to them and all processing will be carried out under our instruction.

If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal data to the relevant Ombudsman and the insurer.

Cookies

While you are on-line, your computer saves so-called cookies. These are small files that control how our website is displayed and operates. Cookies do not damage your computer and do not contain viruses. Cookies serve to make our internet presence more user-friendly, effective and secure.

Most of the cookies we use are “session cookies” which are automatically deleted as soon as you leave the site. Other cookies remain on your computer until you delete them. Such cookies allow us to recognise your browser the next time you visit and the browser settings let previously viewed pages load faster, for example. We use cookies to offer you the best possible experience on our website.

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We therefore save them and analyse their data – although they do not identify you personally. This improves the usefulness of our website. We perform anonymous statistical analyses of our internet presence, and do not identify you personally.

You can change your browser settings so that you are notified when cookies are being used, and you can allow them only once, or refuse them in certain cases or completely. You may also activate the automatic deletion of cookies when you close your browser. Deactivating cookies may restrict website functionality.

Information Security

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

Transfer of Data

We will not transfer your personal data outside the 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 EEA. We ensure that there is an adequate level of data protection in place and adhered to by these parties.

Data Retention

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

We retain the data in relation to your policy for seven years after conclusion of the contract you hold with our Digital Partners. Employers Liability data will be kept for 40 years.

Changes to this Privacy Policy

We reserve the right to amend or modify this Privacy Policy at any time and in response to changes in applicable law.

Version 1.4 – last updated 14/09/2020.