

Nautical Insurance Services Limited

Privacy Notice

About us

Nautical Insurance Services Limited is a registered company in England (Company no. 2626462). Our registered address is Beren Court, Newney Green, Chelmsford, Essex CM1 3SQ.

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. Nautical Insurance Services Limited may change or update information in this Notice from time to time as the result of government regulation, new technologies or other developments in Data Protection.

You should check our website periodically to view the most up to date Privacy Notice.
www.nautical-insurance.co.uk

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. It also provides details on your rights to know what data is held about you, how this data is processed and how and when you can place restrictions on the use of your data.

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, and 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. 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 a quotation or information about our products and services.

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.

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, place and administer your insurances, to perform underwriting activities and to process claims. Some examples follow:

- Insurers
- Underwriters
- Claims handling companies
- Loss adjusters
- Insurance brokers
- Reinsurers
- Regulators
- Legal advisors

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. For more information please see our Cookie Policy.

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 receive your data from a business partner, such as another regulated insurance broker, or where there are other parties involved in underwriting or administering your insurance 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.

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 information about your physical or mental health and details on historic claims resulting in injury
- Data relating to criminal convictions and 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 or further details on how we collect personal data and with whom we share data with, please contact our Data Privacy Supervisor by e-mailing enquiries@nautical-insurance.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 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. 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 or 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.

How long we keep your personal data

The retaining of data is necessary where required for contractual, legal or regulatory purposes or for our legitimate business interests for statistical analysis and product development.

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.

We will retain all records, including electronic, of your personal data and any special category and criminal conviction data in respect of any insurance contract agreement between us for a period of 7 years after the end of the contractual agreement or for such longer period as underwriters may require in accordance with any applicable law or regulation.

Where you have submitted a claim, under any section(s) of the insurance contract agreement, we will retain your data for a period of 7 years from the conclusion of the claim or for such longer period as underwriters may require in accordance with any applicable law or regulation.

Where you have requested a quote or where you have contacted us for details of our services and products we will retain your personal data for a period of 18 months.

Where you make a complaint we will retain the data for 7 years from the date the complaint was received or for such longer period as is necessary in accordance with any legal requirements.

In all circumstances, 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.

Please contact our Data Privacy Supervisor if you object to the use of, or you have any questions relating to the use of, your data, or the retention of your personal data.

Automated decision making and use of data for profiling

We do not use automated decision making techniques to check for customer suitability to our products or analyse data to identify products and services that customers may be interested in.

Links to other websites

Our website may contain links to other websites of interest. You should be aware that by clicking on any link you will have left our website and we do not have any control over any other website. Therefore, we cannot be responsible for the protection and privacy of any personal data which you may provide whilst visiting such sites and such sites are not governed by this Notice. You should view the privacy statements of each and any individual website you select to visit.

International transfers of personal data

Although unlikely, we may transfer your personal data to third parties outside the European Economic Area (EEA). This is necessary for the purposes of 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.

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.

If you require further information on your Individual Rights or you wish to exercise your Individual Rights, please contact our Data Privacy Supervisor by e-mailing enquiries@nautical-insurance.co.uk.

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 and authorised third parties.

To ensure data privacy and protection has appropriate focus within our organisation we have a Data Privacy Supervisor who reports to our senior management team.

Contact us

If you have any questions regarding this Notice, the use of your data or your Individual Rights please contact our Data Privacy Supervisor as follows:

By email: enquiries@nautical-insurance.co.uk

In writing: The Data Supervisor
Nautical Insurance Services Limited
57 Elm Road
Leigh-on-Sea
Essex
SS9 1SP

By phone: 01702 470811

Complaints

If you are dissatisfied with any aspect of the way in which we process your personal data please contact our Data Privacy Supervisor by email, telephone or in writing as per the contact details above.

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.