

Privacy Notice

Data Controller: Right Choice Insurance Brokers Ltd,
27-43 St James House,
Romford
Essex
RM1 3NH

Contact for queries: DPM@rcib.co.uk

Why we process personal data

In order to manage our business and provide our services to customers, we collect a certain amount of personal data. "Personal data" means data relating to a living individual who is or can be identified either from the data or from the data in conjunction with other information.

This Data Privacy Notice sets out the basis on which we gather, use, process and disclose any personal data we collect from you, or that you provide to us. We will use your personal data only for the purposes and in the manner set forth below which describes the steps we take to ensure our processing of your personal data is in compliance with the General Data Protection Regulation ((EU) 2016/679) and any implementing legislation or Data Protection laws.

How we will use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or to take steps at your request prior to entering into a contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, price comparison sites and firms handling claims. It includes finance providers, firms that process or administer our records, credit reference agencies and insurance industry databases such as CUE (Claims and Underwriting Exchange) and MID (Motor Insurance Database).

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time by contacting us at the above address.

If we must transfer information to a third country (this being defined as a country outside of the EU and EEA), we will only do so if a similar level of protection applies. If we need to obtain information which is by its nature sensitive, we will only do so on the basis that it is in the public interest - for example to fight crime, prevent fraud or to make sure insurance is available.

We may also use your personal data where it is necessary to comply with our legal and regulatory obligations (for example, complying with reporting obligations to the Financial Conduct Authority or other applicable regulatory authorities).

What type of personal information do we need?

- We may need personal details which might include name, address, gender and marital status, date of birth, nationality, marketing preferences, bank account details or payment card details. Personal data of members of your family or another authorised person that you wish us to talk to on your behalf about your insurance arrangements.
- We will only collect what is necessary and will only keep it for as long as we are required to do so, which is in line with our 'Data Retention and Destruction Policy'. You can ask us for a copy.

What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Religion, Health, Politics, Genetics, Trade Union Membership, Sex Life or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, face to face, by email or post.
- We may receive it from insurers, other insurance brokers, price comparison sites and firms handling claims. It includes finance providers, firms that process or store our records and external organisations such as CUE and MID.

What are my legal rights?

- You have the right to complain to the Information Commissioner at www.ico.org.uk, Tel 0303 123 1113.
- You can obtain a copy of your personal information from us without charge by contacting us at the address above.
- You have the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it unless it is necessary for us to retain it for insurance or financial purposes as set out in our 'Data Retention and Destruction Policy'.
- You may have the right to object if decisions about you are made solely by a computer.