

## **Data Protection**

Lares Services Ltd is the data controller and processor in respect of your personal data, which means that we decide how your personal data is processed and for what purposes, and that we process your personal data.

We comply with our obligations under the GDPR by keeping personal data up to date, not collecting or retaining excessive amounts of personal data, by storing and destroying it securely, avoiding misuse or unauthorised access and disclosure and always making sure that the appropriate technical measures are in place to protect any personal data.

## **Use of Personal Information**

Personal information will be used by us for the following:

- To assess your request for insurance, provide a quotation and administer your policy
- To undertake the performance of a contract of insurance to which you are a party
- To administer your claims and third party claims
- To prevent fraud and financial crime
- For statistical analysis and management information
- Complying with our legal and/or regulatory obligations

There is no obligation to provide us with personal information, but if you do not, we may not be able to provide products or services.

## **Profiling**

We use profiling in our assessment of insurance risks. It is used to help us decide whether to offer insurance, what price to offer and in the validation of claims.

## **Automated Decision Making**

We use automated decision making and premium rating to help us decide whether to offer insurance and what price to offer.

## **Collection of Personal Information**

Personal information allows us to complete the activities listed above under 'use of personal information'. Examples of the type of information that we collect are:

- Individual's details such as name, address, phone numbers, age, gender, marital status, employment status and job title
- Identification details such as passport or national insurance number
- Insurance checks including previous policy information, proof of no claims discount and claims history
- Special categories of data including health, disability, and criminal convictions.

## **Where we collect Personal Information From**

We may collect information about you from the following sources:

- You or your family members
- Your representatives
- Information you have made public (such as via social media)
- Credit reference or fraud prevention agencies; this includes Call Credit, who's privacy notice can be found at <https://www.callcredit.co.uk/legal-information/bureau-privacy-notice>
- Emergency services, law enforcement agencies, medical and legal practices
- Insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Claims and Underwriting Exchange (CUE)
- In the event of a claim, insurance investigators, claims service providers, claimants or witnesses

## **Sharing of Personal Information**

We may need to share your personal information with other recipients which could include:

- Approved service providers or suppliers or other group companies that provide support services
- Fraud prevention or credit reference agencies
- Other insurers, reinsurers, regulators, law enforcement, Ombudsman Services or the Claims and Underwriting Exchange (CUE);

## **Retention of Personal Information**

We keep personal information only for as long as is necessary to administer the policy, compliantly manage our business or as is required for legal or regulatory purposes.

## **Use and Sharing of Special Categories of Personal Information**

Special categories of personal information under Data Protection Legislation include medical history, disabilities or criminal convictions. We may need to collect and process this information for the purposes of evaluating the risk and/or administering your policy or a claim.

You or any person covered under this policy must provide explicit verbal or written confirmation to such information being processed by us. We will only share this information in accordance with appropriate laws and regulations or where it is essential to administer the policy or when dealing with a claim.

## **Your Rights**

You have the right regarding any personal information that we hold to:

- Restrict or object to us processing it
- Access the personal information we hold about you subject to certain restrictions
- Ask us to update any data that is incomplete
- Ask us to correct any inaccurate information
- Ask us to delete the information from our records if it is no longer needed for the original purpose
- Ask us for an electronic copy so it can be used for your own purposes

If you wish to exercise any of your rights or to complain if you feel that your personal information has been mishandled, you can contact us in the first instance as follows:

Please email [complaints@laresuk.com](mailto:complaints@laresuk.com)

You also have a right to make a complaint to the Information Commissioner:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545745 (national rate)

Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)

