



Privacy Policy

Schools Advisory Service (SAS) & Absence Insurance Services (AIS) are committed to ensuring your privacy is protected. This Privacy Policy sets out details of the information that we may collect from you and how we may use that information, whether through this website, over the phone, or in any other form of communication.

Please take your time to read this Privacy Policy carefully.

About us

SAS and AIS are trading names of Sovereign Risk Management Limited.

Sovereign Risk Management Limited is regulated by the Financial Conduct Authority (309701).

Sovereign Risk Management is permitted to arrange and assist in the administration of staff absence insurance.

What information do we collect?

For SAS & AIS to provide insurance quotes, insurance policies, deal with any claims or complaints and/or provide Medical and Well-being services, we need to collect, process and retain personal data about you. This information will be collected whilst arranging your insurance cover or subsequently managing a claim.

This personal information may include:

Individual details	Name, gender, date of birth, job title and current working hours.
Financial information and account details	Bank or building society account information and account log-in information for accessing the insurance policy.
Risk details and claim information	Information about you which we need to collect to assess the risk to be insured and provide a quote, including renewals and other information relevant to claim assessment and settlement.
Policy Information	Information about the quotes you receive and the policy you take out.
Credit and Anti-fraud data	This may include sanction checks, along with other information received from various anti-fraud databases.
Previous and current claims	Information about previous and current claims, which may include data relating to your health.

Telephone recordings	Recordings of telephone calls with our representatives excluding any communication about our Medical and Well-being services.
Information to detect, investigate or prevent crime, including fraud and money laundering	Insurers commonly collect, hold and share information about their previous dealings with policyholders and claimants with the intention of the detection, investigation and prevention of fraud, money laundering and other criminal activities.
Marketing preference, marketing activities and customer feedback	Marketing preferences, information relating to competition, prize draw or other promotion entry, or responses to voluntary customer satisfaction surveys. To improve our marketing communications, we may collect information about interaction with, and responses to, our marketing communications.
Online activity information	We will receive Personal Information about you when you use SAS or AIS websites; this may include your IP address and other online identifiers or other personal information that you provide to us online.
Medical and Well-being information	Your name, date of birth, contact details and a brief description of your concerns, which may include health information.

How do we use your personal information?

We may process your personal information for a number of different purposes. Under data protection laws we need a legitimate reason to use and process your personal information. Processing is necessary for us to provide your insurance policy and services, such as accessing your application and setting you up as a policyholder, administering and managing your insurance policy, providing relating services, providing a quote, handling and paying claims and communicating with you.

In these circumstances, if you do not provide such information, we may not be able offer you a policy, provide the service or process your claim.

How long will we retain your personal data?

We will only keep your personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this Privacy Policy and in order to comply with our legal and regulatory obligations. We typically keep quote information for 2 years, and the policy and claims records for up to 7 years from the end of our relationship with you. In some cases, such as if there is a dispute or legal action, we may be required to keep personal information for longer.

Who do we share your personal data with?

We may need to share your information with third parties in order to provide and carry out the services we have promised to deliver, this includes the providers of our Medical and Well-being services.

We will share some or all of your information with our insurer, Berkshire Hathaway International Insurance Limited.

Your Rights

You have a number of rights in relation to our use of your personal information, including the right to:

- Obtain, free of charge, a copy of the information that we hold by your requested means
- Have any inaccuracies or incompleteness in the information rectified
- In certain circumstances, object to us processing any personal information (subject to our legal and regulatory obligations)
- In certain circumstances, restrict the ways in which we process any personal information
- In certain circumstances, have us erase any personal information
- Withdraw consent to process data where consent has been obtained.
(Please note we may not be able to process your insurance if you withdraw consent)

How to contact us

If you have any questions about how we collect, store or use your personal information, you may contact us at: dpo@uk-sas.co.uk

If you want to exercise any of your data protection rights, such as submitting Subject Access Requests, please contact our Data Protection Officer, Chris Whitmore at: dpo@uk-sas.co.uk