

UMe Privacy Statement

Updated May 2018

We are committed to protecting the privacy of all persons whose personal information we handle or process. The following notice outlines how we safeguard personal information:

As used in this notice, terms such as “we”, “our” and “Company” refer to the UK operations of Underwrite Me Limited.

Where we get information from

Depending on which services you have used, we may receive your personal information from:

- our protection insurance comparison service
- our website
- an insurance provider which uses our technology to provide you with an accurate quote for your insurance

What information we collect

We may collect, store, and use the following kinds of personal information:

- basic details such as name, address, contact details and salary
- details of contact we have had with you such as referrals and quotes, and any other policies or cover you may have
- details of services you have received
- information about complaints and incidents
- notes and reports about your health and any treatment and care you have received or need, including about clinic and hospital visits and medicines administered
- information about traffic on our website that we use to help improve our site content so that it is more useful to our visitors
- Information relating regarding criminal offences, including alleged offences, criminal proceedings, outcomes and sentences

What your information is used for

The information we receive will only be used for the following legitimate purposes:

- To provide fully underwritten protection quotations, this is within our legitimate interests under DPA 2018 Schedule 1 paragraph 20 *“processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract”*
- Other business activities and operations relating to our underwriting business, e.g. statistical analysis (using anonymised data) to refine our Group’s services, this is within our legitimate interests under GDPR article 6.1 (f) *“processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child”*
- Dealing with future enquiries, claims, this is within our legitimate interests under GDPR article 6.1 (f) *“processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child”*
- and the prevention and detection of fraud this is within our legitimate interests under UK Data Protection Act 2018, Schedule 1 paragraph 14.1 (a) *“is necessary for the purposes of preventing fraud or a particular kind of fraud”*

- Sharing with other third parties where required by law, regulatory requirement or for the prevention or detection of a crime, this is within our legitimate interests under GDPR article 9.2 (f) *“processing is necessary for the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity”*

When we handle, use and store any information about physical or mental health or criminal convictions and this is essential for the provision of our underwriting comparison services then we rely on our specific legal derogation to process Special Category Information for insurance purposes under the UK Data Protection Act 2018, Schedule 1 paragraph 20 (1) (a) *“processing is necessary for an insurance purpose”*

How we keep information secure

All the personal information we collect is only accessed by our staff in the UK, and is located on servers within the European Union. We make sure your information is stored and shared safely. Safeguards include personal information only held on secure servers, encryption, firewalls, access controls and separation of duties.

How long we keep information for

When an intermediary uses our comparison service to identify products for a customer, or a customer provides information directly and a policy is purchased, our retention periods for personal information are based on our legitimate interests listed above and legal requirements. We retain personal information for as long as is necessary for the processing purpose(s) for which the information was collected, and any other permissible, related purpose. For example, we retain information relating to the policy and correspondence for the life of the policy, keeping it updated as needed, including with information from your insurance provider, (for example with claims or changes to the policy), and thereafter until the time limit for claims arising from the transaction has expired (usually 6years), or to comply with legal requirements regarding the retention of such information. After this period your personal data will be deleted.

Policyholder rights regarding their personal information

The right to access policyholder information

Subject to any relevant exemptions, policyholders are entitled to see a copy of the personal information we hold about them and to request details of how we use policyholder information including any disclosures made. To exercise the rights to access policyholder information, policyholders should contact us at the address below. There will not usually be a charge for dealing with these requests.

Right to rectification

We take reasonable steps to ensure that policyholder information that we hold is reliable and as accurate and complete as is appropriate for its intended use. Policyholders are entitled to ask us to update or amend any inaccuracies in the personal information that we hold about them. To request us to update or amend any personal information, policyholders should contact us at the address below.

Other rights

Under certain conditions, policyholders may also have the right to:

- request deletion of any policyholder information that we are no longer legally entitled to retain

- object to any processing of policyholder information based on the legal ground of 'legitimate interests' unless our reason for undertaking that processing outweighs any prejudice to a policyholder's data protection rights
- restrict how we use policyholder information whilst a complaint is being investigated

If a policyholder contacts us to exercise any of these rights we will respond in most cases within 30 days and, if we are unable to comply with the request, then we will explain why.

Policyholders' right to complain to the Information Commissioners Office

If a policyholder is not satisfied with our use of their policyholder information, our response to any exercise of policyholder rights set out above, or if a policyholder believes us to be in breach of our data protection obligations, then such policyholder has the right to complain to the Information Commissioner's Office [here](#).

Ways to contact us

We are registered in England and Wales under registration number **07912813**, and our registered office is at: UnderwriteMe Limited, Level 7, Tower Bridge House, St Katharine's Way, London, E1W 1BA.

Our principal place of business is at:

The Monument Building, 11-19 Monument Street, London EC3R 8AF

You can contact us:

- by post, to the postal address given above
- using our website contact form
- by telephone, on the contact number published on our website, or
- by email, using the email address published on our website

Our Data Protection Officer's contact details are:

Email: dpo@underwriteme.co.uk.

Tel: +44 (0) 207 709 1426