

# Sennet Professional Indemnity Limited

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## Sennet Professional Indemnity Limited

### Data Protection & Privacy Statement

Sennet Professional Indemnity Limited (SPIL) is committed to protecting the privacy and security of those with whom we interact.

We recognise the need to respect and protect information that is collected or disclosed to us (called "Personal Information" explained below).

This notice is intended to tell you how we use your Personal Information and describes how we collect and use your Personal Information during and after your relationship with us, in accordance with applicable Data Protection Laws.

#### **Who we are.**

We are Sennet Professional Indemnity Limited. We are a specialist professional indemnity insurance brokers providing insurance for occupations requiring insurance cover against claims arising from their advice or work providing information.

SPIL is committed to handling data fairly and lawfully and takes its data protection obligations seriously. SPIL ensures that it processes Personal Information in compliance with applicable data protection laws, including, without limitation, the General Data Protection Regulation 2018/679 ("GDPR").

#### **WHAT IS PERSONAL INFORMATION AND WHAT PERSONAL INFORMATION DOES Legalrisks COLLECT ABOUT YOU?**

##### **What is Personal Information?**

For the purposes of this Data Protection Notice "Personal Information" consists of any information that relates to you and/or information from which you can be identified, directly or indirectly. For example, information which identifies you may consist of your name, address, telephone number, email address, web site www.

Other information will be obtained during the course of our effecting insurance such as employers / employees, or members of the public, regulators / associations or institutes, to enable us to carry out our work

##### **HOW IS YOUR PERSONAL INFORMATION COLLECTED?**

Information is collected means telephone calls, emails, land post, a completed application form or questionnaire, curriculum vitae and information therein in the process of sourcing and effecting insurance on your behalf. We also store queries and complaints as required under our regulatory duties.

Our customers are obliged to provide Personal Information to us. This is so we can verify customer data and so that our customers can purchase their chosen products from us and comply to the Insurance Act 2015. Failure to provide this information may mean that we cannot perform this contract and you would not have access to our products.

##### **What do we do with this information?**

We use any pertinent information sent to us or requested by us (including information published on web sites) to obtain insurance quotes, place insurance and maintain insurance for prospective and current clients. We do not share this information with any third parties other than underwriters and insurance companies and specialist insurance providers in the effecting and running of insurance. We store historic information in compliance to the Insurance Act 2015 and Employers Liability Tracing Office regulations.

In continuation of our duties we use this information to administer and manage client's insurance policies. To maintain and review order histories and invoices. To fulfil our disciplinary and regulatory functions

The law allows us to use the Personal Information as set out above on the basis that the processing is necessary for the performance of a contract with you, or we are acting in our "legitimate interests", for example, for the purposes of providing goods, services, and support as an effective professional association for our clients.

### **Marketing communications**

SPIIL may use your Personal Information to send you marketing communications by mail, telephone or email. This is necessary for the purposes of the legitimate interests pursued by us, for example, to keep our client updated about products that they might be interested in. For situations where you are purchasing goods and services from us, this is for the performance of the contract with you. For further information on this, see the 'Your Choices' section of this Data Protection and Privacy Statement.

### **Combining Personal Information**

We may combine the Personal Information that we collect from you (including information received from our affiliates) to the extent permitted by applicable law.

It is important that the Personal Information we hold about you is accurate and current. Please keep us informed if your Personal Information changes during your relationship with CII.

### **TO WHOM DO WE DISCLOSE YOUR INFORMATION?**

We share underwriters and insurance companies and specialist insurance providers in the effecting and running of insurance.

Where specifically requested by clients we provide insurance details to third parties specifically approved to receive such by our clients detailing current insurance.

We may share your information with third parties (for instance in the event of claims handling) such as accountants, legal teams, regulators and other professional bodies. We would do this for the effective performance of your insurance contract with us, and/or so that we can comply with any legal obligations.

We may also disclose Personal Information to establish, exercise or defend your or our legal rights including providing information to others and/or in connection with any ongoing or prospective legal proceedings. We may also disclose Personal Information to any person who we reasonably believe may apply to a court or other competent authority for disclosure of that Personal Information where, in our reasonable opinion, such court or authority would be reasonably likely to order disclosure of that Personal Information.

We never sell any of your Personal Information to third parties.

### **WHAT DO WE DO TO KEEP YOUR INFORMATION SECURE?**

We have put in place appropriate physical and technical measures to safeguard the Personal Information we collect in connection with our services. In addition, we limit access to your Personal Information to those employees, agents, and other third parties who have a business need to know. They will only process your Personal Information on our instructions and they are subject to a duty of confidentiality. However, please note that although we take appropriate steps to protect your Personal Information, no website, product, device, online application or transmission of data, computer system or wireless connection is completely secure and therefore we cannot guarantee the security of your Personal Information.

### **DATA RETENTION – HOW LONG WE WILL STORE/KEEP YOUR PERSONAL INFORMATION**

SPIIL retains Personal Information for as long as necessary to fulfil the purposes for which your Personal Information has been collected as outlined in this Data Protection and Privacy Statement unless a longer retention period is required by law. When your Personal Information is no longer required for the purpose it was collected or as required by applicable law, it will be deleted and/or returned to you in accordance with applicable law.

### **ACCESSING YOUR PERSONAL INFORMATION AND OTHER RIGHTS YOU HAVE**

SPIIL will collect, store and process your Personal Information in accordance with your rights under any applicable Data Protection Laws. Under certain circumstances, you have the following rights in relation to your Personal Information:

- I. Subject Access - you have the right to request details of the Personal Information which we hold about you and copies of such Personal Information.
- II. Right to Withdraw Consent – where our use of your Personal Information is based upon your consent, you have the right to withdraw such consent at any time. In the event you wish to withdraw your consent to processing, please contact us using the details provided in clause 16 below.
- III. Data Portability – you may, in certain circumstances, request us to port (i.e. transmit) your Personal Information directly to another organisation.
- IV. Rectification – we want to ensure that the Personal Information about you that we hold is accurate and up to date. If you

think that any information we have about you is incorrect or incomplete, please let us know. To the extent required by applicable laws, we will rectify or update any incorrect or inaccurate Personal Information about you.

V. Erasure ('right to be forgotten') - you have the right to have your Personal Information 'erased' in certain specified situations.

VI. Restriction of processing – you have the right in certain specified situations to require us to stop processing your Personal Information and to only store such Personal Information.

VII. Object to processing – You have the right to object to specific types of processing of your Personal Information, such as, where we are processing your Personal Information for the purposes of direct marketing.

VIII. Prevent automated decision-taking – in certain circumstances, you have the right not to be subject to decisions being taken solely on the basis of automated processing.

## **ENFORCING YOUR RIGHTS**

If you wish to enforce any of your rights under applicable Data Protection Laws, then please contact us on [insure@sennetpi.com](mailto:insure@sennetpi.com) as set out below.

We will respond to your request without undue delay and no later than one month from receipt of any such request, unless a longer period is permitted by applicable Data Protection Laws, and we may charge a reasonable fee for dealing with your request which we will notify to you. Please note that we will only charge a fee where we are permitted to do so by applicable Data Protection Laws.

## **Complaints**

If you are concerned that we have not complied with your legal rights under applicable Data Protection Laws, you may contact the Information Commissioner's Office ([ico.org.uk](http://ico.org.uk)) which is the data protection regulator in the UK which is where SPIL is located

## **THIRD-PARTY LINKS AND PRODUCTS ON OUR SERVICES**

Our websites, applications and products may contain links to other third-party websites that are not operated by SPIL, and our websites may contain applications that you can download from third parties. These linked sites and applications are not under SPIL control and as such, we are not responsible for the privacy practices or the content of any linked websites and online applications. If you choose to use any third-party websites or applications, any Personal Information collected by the third party's website or application will be controlled by the Data Protection Notice of that third party. We strongly recommend that you take the time to review the privacy policies of any third parties to which you provide Personal Information.

## **We do not use Cookies**

### **YOUR CHOICES (E.G. MARKETING RELATED EMAILS OR OTHERWISE)**

SPIL may use your Personal Information (such as your contact details (e.g. name, address, email address, telephone number)) to send you marketing-related correspondence related to our goods and services, in accordance with your email and contact preferences. When we process your Personal Information for marketing purposes, we do so on the basis that it is in our legitimate interests to do so, or in the case of our email notification service, that it is necessary to perform our contract with you.

We do not share Personal Information with third parties for the third parties' marketing purposes.

We may also use your Personal Information to personalise and to target more effectively our marketing communications to ensure, to the extent possible, that any marketing-related correspondence is relevant to you.

To opt out of receiving marketing-related correspondence from SPIL click "Unsubscribe" in the marketing email or email us on [insure@sennetpi.com](mailto:insure@sennetpi.com) and ask to be deleted from that marketing email

## **DATA PROTECTION OFFICER**

SPIIL has appointed Paul James as its Data Protection Officer to advise, guide and to ensure continued compliance with Data Protection Laws.

## **CHANGES TO THIS DATA PROTECTION NOTICE**

It is also important that you check back often for updates to the Data Protection and Privacy Statement, as we may change this Data Protection and Privacy Statement from time to time. The "Date last updated" legend at the bottom of this page states when the Data Protection and Privacy Statement was last updated and any changes will become effective upon our posting of the revised Data Protection and Privacy Statement.

We will provide notice to you if these changes are material and, where required by applicable law, we will obtain your consent. We will provide this notice by email or by posting a notice of the changes on our website.

## **CONTACT US / FURTHER INFORMATION**

If you have any queries at all in relation to your data and how we protect your data rights, please contact us:

Contact: Paul James

Position: Data Protection Officer

Address: 5 – 7 Prospect Road, Hythe, Kent. CT21 5NS

Email: [insure@sennetpi.com](mailto:insure@sennetpi.com)

## **DOCUMENT HISTORY**

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