

## Privacy Policy.

Build Secure are committed to protecting your privacy. Our privacy notice has been produced in accordance with the UK GDPR rules and with guidance from the Information Commissioner's Office, the UK's independent authority set up to uphold information rights. This Privacy Notice aims to help you understand our personal data collection, usage and disclosure practices by explaining:

1. Who we are
2. The type of personal information we collect
3. How we use your personal data and the lawful basis for doing so
4. How we store personal information
5. Your data protection rights
6. How we contact you about other products and services
7. What are cookies
8. How do we use cookies
9. What types of cookies do we use
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11. Private Policies of other websites
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By providing your personal data to us (in any form of communication method that may include, in person, telephone, email, proposal form, letter) you agree to the processing set out in this Privacy Notice.

# 1. Who we are.

Build Secure Ltd is authorised and regulated by The Financial Conduct Authority (FRN 983231) Build Secure Ltd is registered in England and Wales at Finchale House, Belmont, Business Park. Durham, England, DH1 1TW under company registration number (13751832).

If you have any questions about Our Company's privacy policy, the data we hold on you, or you would like to exercise one of your data protection rights, please do not hesitate to contact us.

## Our Contact Details<sup>1</sup>

Build Secure Ltd Evolve Business Centre,  
Cynet Way,  
Houghton le Spring,  
DH4 5QY

Jason Lovell  
0191 313 0067  
Jason@build-secure.co.uk

# 2. The type of personal information we collect.

For the purposes of relevant data protection legislation, we are a controller of your personal data. As a controller, we use (or process) the personal data we hold about you in accordance with this privacy notice.

We currently collect and process the following information:

- Personal data you provide to us in person, via our website or by telephone
- Personal data you provide when you enquire about insurance, or when you purchase a policy, through us, including information about what and/or who you want to insure, such as vehicle details, business activities, your home or travel details
- General information about you, such as your name, address, contact details and date of birth
- Personal data you provide if you subscribe to any of our mailing or newsletter services
- Your claims and credit history
- Financial details, such as your bank account and card details
- Criminal convictions
- Information about your use of our website such as your IP address, which is a unique number identifying your computer, including personal data gathered using cookies

In addition, we may obtain certain special categories of your data (special categories of data) and data about criminal convictions, and this privacy notice specifically sets out how we may process these types of personal data. The special categories of data are data concerning health.

We collect your personal data from you as a controller when we obtain quotations for insurance for you, when we set up your policy for you and when we make changes to your policy for you. This may also involve the collection of data from or about others who are associated with you and your insurance policy such as other persons insured on your policies or your employees or representatives.

By giving us information about someone else for the purpose of arranging insurance for them under your policy such as named driver, employee or travel companion etc. you confirm that you have their permission to do so and that you have shared this privacy notice with them.

By asking us to arrange a contract of insurance for you where this involves passing information to us relating to children, you confirm to us that in doing so you are the responsible guardian of the child. We also collect information from publicly available sources and third party databases made available to the insurance industry for the purposes of reducing fraud and financial crime as well as any other third party databases where your personal data may be held, provided such third parties have lawful bases on which to share such personal data with us. The type of personal information we collect from third parties;

We currently collect and process the following information from third parties:

- Credit reference agencies
- Payment processing companies
- Claims history

### 3. How we use your personal data and the lawful basis for doing so.

**Where we are relying on a basis other than consent.**

We may rely on one or more of the following legal bases when processing your personal data for the following purposes:

#### **Purposes for which we process your personal data:**

- In order to perform our contractual obligations to you. This would include our fulfilling your requests for insurance services (including obtaining insurance for you, fulfilling requests for mid-term adjustments and obtaining renewals)
- To administer your account, including financial transactions for insurance broking
- To assist in the prevention and reduction of fraud and other financial crime
- In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded
- To let you know about similar products and services that may be of interest to you
- To make automated decisions, automated profiling and fraud detection

#### **Purposes for which we process your personal data:**

- The processing is necessary in connection with any contract that you may enter into with us
- The processing is necessary in connection with any contract that you may enter into with us
- The processing is necessary for us to comply with the law and our legal requirements
- The processing is necessary to pursue our legitimate interest in the management and operation of our business
- The processing is necessary to pursue our legitimate interest in operating our business

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## Special categories of data and criminal convictions

We may also need to collect special categories of data from you such as information about your health, personal data revealing racial or ethnic origin, religious or philosophical beliefs or trade union membership and generic data. We may also collect information on criminal convictions which we may share with third parties. The lawful basis on which we can do this is the processing is necessary for reasons of substantial public interest relating to insurance purposes.

Insurance purposes mean (a) advising on, arranging, underwriting or administering an insurance contract (b) administering a claim under an insurance contract or (c) exercising a right or complying with an obligation, arising in connection with an insurance contract, including a right or obligation arising under an enactment or a rule of law.

## Who we pass your personal data to

We may need to pass your personal data to other companies which may include:

Other companies or brands within our group of companies, for example if we are unable to provide a suitable insurance policy on request or at renewal we will check if any of our associated group companies can provide you with suitable cover

- The insurers, intermediaries and third-party service providers that we use for the purpose of arranging and administering your insurance policy. This may also include risk management assessors, uninsured loss recovery agencies, premium finance providers and other third parties involved (directly or indirectly) in the administration of your insurance and its associated benefits
- Firms that provide administration and processing services to us or on our behalf under contract in order to complete activities such as claims handling, IT systems and administrative services and other activities set out in this privacy notice, as well as support activities such as finance and auditing services
- Organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies
- Other organisations where we have a duty to or are permitted to disclose your personal information by law, for example if we received a valid request from the police or other third-party organisation in the interest of preventing and detecting crime
- Fraud prevention agencies and operators of registers available to the insurance industry to check information and prevent fraud
- Credit reference agencies to check your credit history. This check will be recorded on your credit reference file without affecting your ability to apply for credit or other financial products
- Third parties we use to recover money you may owe us or to whom we may sell your debt
- Another company, if our business or part of it is bought or taken over by that company to make sure your insurance policy can continue to be serviced or as part of preliminary discussions with that company about a possible sale or take over

The information you share with us may be transferred by us or any of the types of firms or organisations we have noted above, to other countries in order for processing to take place, including locations outside of the UK and the European Union. We will only do so if there are adequate levels of protection in place as required by applicable data protection laws.

Under the General Data Protection Regulation (GDPR), the lawful bases we rely on for processing this information are:

- We have a contractual obligation.
- We have a legal obligation.
- We have a vital interest.
- We have a legitimate interest.
- Your consent. You can remove your consent at any time. You can do this by contacting us<sup>1</sup>

## 4. How we store your personal information

We are committed to taking all reasonable care to store your data and prevent any unauthorised access to it. All information you have provided to us is securely stored on our server. We use strict procedures alongside security features to prevent any unauthorised access to the server.

We will store your information for as long as it is reasonably necessary in order for us to conduct our business and in relation to the purpose of why the information has been provided. Factors such as statutory requirements, claims history and legal obligations which specify that certain data must be stored for a specific amount of time will be abided to. We will actively refresh our information to ensure we keep it up to date.

When personal information requires to be disposed or destroyed, we will use secure deletion software.

We will only store your data for as long as is necessary to comply with the requirements of your insurance contract(s) and any legal obligations or lawful processing conditions that may exist as a result. You have a number of rights concerning the personal information we use, which you may ask us to observe. In some cases, even when you make a request concerning your personal information, we may not be required, or be able to carry out your request as this may result in us not being able to fulfil our legal and regulatory obligations under the lawful processing conditions under which we hold your data or because there is a minimum statutory period of time for which we have to keep your information. If this is the case, we'll let you know our reasons

#### You can ask us to:

- Provide a copy of your personal information
- Correct or delete unnecessary or inaccurate personal information
- Restrict or to object to the use of your personal information at any time
- Object to any automated decision, including profiling which may have been used by insurers when underwriting your quotation. Where an automated decision has been made we will advise you of this and of your rights
- Provide your personal data in a structured, commonly used and machine-readable format and to have your personal data transferred to another controller. This right only applies where our processing of your personal data is automated, and the processing took place initially with your consent or for the performance of a contract with you
- Where we rely on your consent to use your personal information, you can withdraw that consent at any time. Where your consent is withdrawn, your previous consent will remain valid in respect of our use of your information prior to the date you withdrew it, or if any marketing material has been sent prior to you advising that you don't want us to contact you again.

If you have any questions or concerns about this privacy notice or your data protection rights, please contact us using our details set out at the beginning of this privacy notice.

You also have the right to make an enquiry or to complain to the Information Commissioner's Office (ICO) if you are unhappy with our use of your data, or if you think we have breached a legal requirement. Further details about the ICO are available at: [www.ico.org.uk](http://www.ico.org.uk).

## 6. How we contact you about other products and services

We may from time to time process your personal data to let you know about similar products and services that may be of interest to you. This is because we value your custom and we pride ourselves in offering professional and tailored advice which meets your specific insurance needs. This includes keeping you informed on the latest insurance and industry information and details of any offers or promotions relating to the insurance services we provide to you. Our lawful basis for processing your personal data in this way is as is necessary to pursue the legitimate interests of our business, unless we have otherwise obtained your consent to do so.

We may contact you by post, telephone or e-mail. You will be given the option to stop receiving any communications from us in this regard at any time however please note that this will not affect us contacting you about the servicing of products that you have specifically requested from us.

## 7. What are cookies?

We may use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer, mobile phone or tablet depending on the device used to access our website. A pixel tag is an invisible tag placed on certain pages of our website, but not on your computer. Pixel tags usually work together with cookies to help us to give you a more tailored service. We may also use cookies and pixel tags in our email communication to personalise the email and track whether the email has been opened and whether the recipient has used any website links contained in the email communication. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found at <http://allaboutcookies.org>.

## 8. How do we use cookies?

When you visit one of our websites we may collect information from you, such as your email address, IP address and other online identifiers. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit. We may use third parties to collate IP addresses to help us understand our Internet traffic data and data regarding your browser type and computer. We may also use web usage information to create statistical data regarding the use of our website. We may then use or disclose that statistical data to others for marketing and strategic development purposes, but no individuals will be identified in such statistical data. Our Company uses cookies in a range of ways to improve your experience on our website, including:

- Monitor website usage and analyse the performance so we improve the user experience.
- Remember your preferences you make when visiting the website to provide you with an efficient experience.
- Monitor count visits, traffic sources and page visits to understand how our website is performing.
- Understanding how you use and interact with our website.

## 9. How do we use cookies?

There are a number of different types of cookies, however, our website uses:

- **Functionality** – Our Company uses these cookies so that we recognize you on our website and remember your previously selected preferences. These could include what language you prefer and location you are in. A mix of first-party and third-party cookies are used.

- Advertising & Marketing – Our Company uses these cookies to collect information about your visit to our website, the content you viewed, the links you followed and information about your browser, device, and your IP address. Our Company sometimes shares some limited aspects of this data with third parties for advertising purposes. We may also share online data collected through cookies with our advertising partners. This means that when you visit another website, you may be shown advertising based on your browsing patterns on our website.
- Performance Cookies – Our Company uses these cookies to collect information about how you use our website, this allows us to improve our website. This could include count visits and traffic sources.

## 10. How to manage cookies

You can set your browser not to accept cookies. However, in a few cases, some of our website features may not function as a result.

## 11. Privacy policies of other websites

The Our Company website contains links to other websites. Our privacy policy applies only to our website, so if you click on a link to another website, you should read their privacy policy.

## 12. How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us at:

Build Secure Ltd  
Evolve Business Centre,  
Cygnet Way,  
Houghton le Spring,  
DH4 5QY

Jason Lovell  
0191 313 0067  
Jason@build-secure.co.uk

You can also complain to the ICO if you are unhappy with how we have used your data. The ICO's address:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow Cheshire  
SK9 5AF

Helpline number: 0303 123 1113 ICO  
Website: <https://www.ico.org.uk>