



## Privacy Policy

### Introduction

We are Get Claims Advice Ltd. Welcome to our privacy policy (referred to as this "Policy" from this point on). In this Policy, Get Claims Advice Ltd is referred to as "we", "us" and "our".

We respect your privacy and are committed to protecting your personal data. This Policy will inform you as to how we look after your personal data when you provide it to us as part of a claim, and tell you about your privacy rights and how the law protects you.

### 1. Important information and who we are

#### Purpose of this Policy

This Policy aims to give you information on how we collect and process the personal data that you provide to us when you sign a contract with us for us to provide claims services to you, and when you sign up to receive information from us about products that we think you might be interested in.

It is important that you read this Policy together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This Policy supplements any other notices we provide to you and is not intended to override them.

#### Controller

Get Claims Advice Ltd is the controller and responsible for your personal data.

We have appointed a data protection officer (DPO) who is responsible for overseeing questions in relation to this Policy. If you have any questions about this Policy, including any requests to exercise your legal rights (see section 9 below), please contact the DPO using the details set out below.

#### Contact details

Our full details are:

Full name of legal entity: Get Claims Advice Ltd

FAO: Data Protection Officer

Email address: [data@getclaimsadvice.co.uk](mailto:data@getclaimsadvice.co.uk)

Postal address: Get Claims Advice Ltd, 1<sup>st</sup> Floor, Bayley House, Bolton, BL1 2HB

Telephone number: 01204 205 061

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues ([www.ico.org.uk](http://www.ico.org.uk)). However, we would appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

#### Changes to this Policy and your duty to inform us of changes

This Policy was last updated in May 2018.

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

### 2. The data we collect about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together follows:

- **Identity Data** includes first name, maiden name, last name, marital status, title, date of birth, occupational details (both past and present), and gender.
- **Contact Data** includes address (past and present), email address and telephone numbers.
- **Financial Data** includes details of bank accounts and payment details, information relating to your pension, and information relating to financial products that you may have purchased in the past.
- **Marketing and Communications Data** includes your preferences in receiving marketing from us and third parties, and your communication preferences.
- **Special Categories of Personal Data** includes details about your health.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does **not** directly or indirectly reveal your identity. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this Policy.

Other than as set out above, we do not collect any **Special Categories of Personal Data** about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, and genetic and biometric data). Nor do we collect any information about criminal convictions and offences. When we ask you to provide any Special Categories of Personal Data to us, we will obtain your explicit consent before processing such information.

### **If you fail to provide personal data**

Where we need to collect personal data by law, or under the terms of the contract we have with you for claims services, and you fail to provide that data when requested, we may not be able to perform the claims services contract we have or are trying to enter into with you. In this case, we may have to cancel the claims services but we will notify you if this is the case at the time. Where the claims services are being cancelled, clause 7 of our Terms and Conditions will apply.

### **3. How is your personal data collected?**

We use different methods to collect data from and about you including through:

- **Direct interactions.** You may give us your Identity Data, Contact Data, Financial Data, Marketing and Communications Data, and Special Categories of Personal Data, by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you:
  - sign a contract with us for claims services
  - request marketing to be sent to you; or
  - use our website, including web forms and live chat;
  - give us some feedback.
- Identity and Contact Data from data brokers or aggregators including Data Baby Direct Marketing Ltd, Tele Prospects Ltd, Par Lead Generation Ltd.
- Identity and Contact Data from publicly available sources such as Companies House and the Electoral Register based inside the EU.
- Anonymous Data about your online access and use of our website, including how you accessed our

services, the device you used, what you did on our website and how you left. This may include your IP address.

#### 4. How we use your personal data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract we are about to enter into or have entered into with you for claims services.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

More information is set out later in this Policy about the types of lawful basis that we will rely on to process your personal data.

We rely on your explicit consent to use Special Categories of Personal Data, which we ask you to provide at the time that we request that you provide that data to us. Otherwise, we do not rely on consent as a legal basis for processing your personal data. You have the right to withdraw consent to marketing at any time by contacting us on the details set out at the start of this Policy.

#### Purposes for which we will use your personal data

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To register you as a new customer	(a) Identity (b) Contact	Performance of a contract with you
To manage our contract, and the claims services we provide, with you, including: (a) Provide the claims services (b) Manage payments, fees and charges (c) Collect and recover money owed to us	(a) Identity (b) Contact (c) Financial (d) Marketing and Communications (e) Special Categories of Personal Data	(a) Performance of a contract with you (b) Necessary for our legitimate interests (to recover debts due to us) (c) Explicit consent (in respect of Special Categories of Personal Data only)
To manage our relationship with you which will include: (a) Notifying you about changes to our Terms and Conditions or this Policy (b) Asking you to provide feedback	(a) Identity (b) Contact (c) Marketing and Communications	(a) Performance of a contract with you (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services)
To administer and protect our	(a) Identity	(a) Necessary for our legitimate interests

business (including data analysis and reporting)	(b) Contact	(for running our business, to prevent fraud and in the context of a business reorganisation) (b) Necessary to comply with a legal obligation
To make suggestions and recommendations to you about products that may be of interest to you	(a) Identity (b) Contact (c) Marketing and Communications	Necessary for our legitimate interests (to develop our products/services and grow our business)

## Marketing

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising:

### - Promotional offers from us

We may use your Identity Data, Contact Data and Marketing and Communication Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products may be relevant for you (we call this marketing).

You will receive marketing communications from us if you have requested information from us or use us for claims services, and, in each case, you have opted in to receiving that marketing.

### - Third-party marketing

We will get your express opt-in consent before we share your personal data with any company for marketing purposes.

### - Opting out

You can ask us or third parties to stop sending you marketing messages at any time by contacting us at any time.

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of using our claims services.

## Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

## 5. Disclosures of your personal data

We may have to share your personal data with the parties set out below for the purposes set out in the table in paragraph 4 above.

- Third Parties as set out in the Glossary section below.
- Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

## 6. International transfers

We do not transfer your personal data outside the European Economic Area (**EEA**).

## 7. Data security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

## 8. Data retention

### How long will you use my personal data for?

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

Please see clause 8 of our Terms and Conditions for more information about how long we keep your personal data.

In some circumstances you can ask us to delete your data: see **Your legal rights** below for further information.

In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

## 9. Your legal rights

Under certain circumstances, you have rights under data protection laws in relation to your personal data. Please see the Glossary section below to find out more about these rights:

- Request access to your personal data.
- Request correction of your personal data.
- Request erasure of your personal data.
- Object to processing of your personal data.
- Request restriction of processing your personal data.
- Request transfer of your personal data.
- Right to withdraw consent.

If you wish to exercise any of the rights set out above, please contact us.

### No fee usually required

You will not have to pay a fee to access your personal data (or to exercise any of the other rights).

However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

### **What we may need from you**

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

### **Time limit to respond**

We try to respond to as soon as reasonably possible to all legitimate requests however it will not take any longer than one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

## **10. Glossary**

### **LAWFUL BASIS**

**Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us

**Performance of Contract** means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

**Comply with a legal or regulatory obligation** means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

### **THIRD PARTIES**

#### **Third Parties**

- Service providers acting as processors based in the United Kingdom who provide IT and systems administration services, such as website hosting, email and cloud storage facilities. These include Nimbus Hosting Ltd, BrightOffice Ltd, Zoho Corporation Pvt Ltd, Drift and Microsoft Office 365.
- Professional advisers acting as independent data controllers including lawyers, bankers, auditors and insurers based in the United Kingdom who provide consultancy, banking, legal, insurance and accounting services. In particular, we use Knights Professional Services Limited to assist us in providing the claims services to you; Knights Professional Services Limited is a firm of solicitors that is authorised and regulated by the Solicitors Regulation Authority (SRA no. is 620595). Knights Professional Services Limited has signed a DPA with Get Claims Advice Ltd in order to process data we hold on you.
- Temporary and permanent advertising partners, such as The Metro, who may collect data to verify the effectiveness of advertising campaigns.
- Regulated claims management companies – specifically The Mortgage Claims Bureau Ltd (trading as The Claims Bureau), for adhoc investigation and processing of mortgage claims.
- HM Revenue & Customs, regulators and other authorities acting as processors or joint controllers based in the United Kingdom who require reporting of processing activities in certain circumstances.
- The relevant business entity against whom you are making a claim, their respective professional

advisors, the Financial Services Compensation Scheme and/or the Financial Ombudsman Service as is required for the purposes of performing our duties and obligations under the contract we have in place with you.

- Firms that provide technical, marketing and analytical services to aid Get Claims Advice Ltd in marketing, these include Facebook, Facebook Pixel, Bing, Bing Ads, Alphabet (Google), Google Analytics, Hotjar, Txtlocal Ltd, Trinity Mirror Group, and TCB Media Partnerships Ltd.
- For users of our "Livechat" service on the website, personal data submitted through this service will also be stored through the service provider Drift, in compliance with their own privacy policy.
- Firms acting as data processors, that provide communication

## **YOUR LEGAL RIGHTS**

You have the right to:

**Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

**Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

**Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

**Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

**Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

**Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

**Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.