

PRIVACY POLICY

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We act as a data controller for the information you provide to us. This document details how this information will be used.

Legal basis for processing data:

There are several lawful bases under which we can hold and process your data. Ascend Broking Group Limited will hold and process your data:

- for the performance of a contract with the data subject or to take steps to enter into a contract
- for compliance with a legal obligation
- for the purposes of legitimate interests pursued by the controller or a third party, except where such interests are overridden by the interests, right or freedoms of the data subject
- for reasons of substantial public interest (health and criminal convictions)

Information we collect about you:

When you contact us for an insurance quotation we collect the relevant information needed by an insurer to calculate the premium and understand and arrange your insurance needs. The information varies dependant on the risk to be insured. It may be necessary to collect sensitive personal data and/or we may need information (including sensitive personal data) about other members of your household or family (including children) who may also be included as a beneficiary on your policy eg family members who may drive your car or may be included on a travel insurance policy. Where this involves passing information to us relating to children you acknowledge that in doing so you are the responsible parent or guardian of the child and are providing explicit consent for us to use this information specifically to fulfil the insurance cover and services requested.

We Collect this information:

Information is collected during our meetings, telephone conversations, letters, e-mails with you and through the completion of proposal forms and fact finds.

We store your personal data:

Ascend Broking Group Limited use several data storage methods which include:

- Electronically on the Applied Cloud system
- Manually in paper records
- On the Cloud (for Word, Excel, Emails, PDF's)

Information held on the Applied Cloud system and Cloud is securely backed up and your data encrypted to protect your data from cyber attacks and on line hackers and manual records are stored in secure locked offices.

How your information will be used and who might it be shared with:

The information we collect will be passed to insurers to enable them to calculate a competitive insurance quotation to meet your requirements and/or handle a claim you are making under the policy.

In order to obtain the most appropriate policy it may be necessary to pass your information to other insurance intermediaries who are authorised and regulated by the Financial Conduct Authority.

Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We may share your data with other third parties in order to meet our legal or regulatory requirements. This includes statutory bodies and third parties who request information about you that they need to help prevent or detect crime and fraud or organisations that are responsible for tax or where we are required to give this information under an order of the court or legislation.

Should you wish to pay your premium by instalments we may pass your information to a premium finance provider however, this will not be done without discussing payment options with you first. We may share your information with, and obtain information about you from credit reference agencies. If this is the case we will provide you with information about the credit reference agency we have used. Please note that any searches undertaken prior to you proceeding with your application will be *soft searches* and will not affect your credit rating.

We keep your data for:

We will retain any information held for no longer than is necessary.

Your personal data is processed by us by our staff in the UK. However, for the purposes of IT hosting and maintenance this information may be located on servers within the European Economic Area.

Your rights of access

Under the GDPR (General Data Protection Regulations) you have a right to obtain a copy of the personal information that we hold about you free of charge. If you believe that any information held is incorrect or incomplete, you should contact us (see contact details below). Any information that is found to be incorrect or incomplete will be amended promptly.

Erasure Rights

You have the right to request the deletion or removal of your personal data if you feel there is no compelling reason for its continued processing.

Your Right to Data Portability

You have the right to request us to transmit your data directly to another organisation which we will undertake if this is technically feasible. We will respond to your request within one month and if we are unable to action a request we will explain why.

Your right to object:

Under the GDPR you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us

processing your personal data we will stop unless there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim.

For any of the above please write to us at the address below in the first instance.

Your Right to Complain:

You have a right to complain to the Information Commissioners Office if you feel there is a problem with the way Ascend Broking Group Limited is handling your data. Please contact <https://ico.org.uk/concerns/handling/>

Marketing

Ascend Broking Group Limited takes your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us.

We will not use your information or share your information with any other company for marketing purposes without your prior consent. If you wish to unsubscribe from receiving marketing material at any time please use the contact details at the bottom of this notice.

Contact Details

If you need any further information or need to contact us please write, telephone or email us at:

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