

Waveney Group Schemes Ltd Privacy Statement

We would like to assure you of our commitment to security, privacy and confidentiality in the information we gather about our clients and potential clients.

This website

Information that you supply on this website will be collected and used in accordance with the Data Protection Act 1998 and other applicable UK legislation. No information is automatically collected during normal browsing, nor are cookies generated from this site.

Use of Data

The data we collect may be used for the purposes of insurance administration by us, by other companies within the Waveney Group or by our agents, insurers and your intermediary, agent or introducer (if you have one) and may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with regulatory requirements and codes of practice.

We may also need to make use of your personal data in:

credit checking

policy renewal processes

claims assessment, when we may access public records and information held by other insurers with whom we may share such information, e.g. on claims history.

research

marketing

investigation of or prevention of crime
auditing and accounting

It may be necessary to transfer your information to other companies within the Waveney Group or service providers located outside the European Economic Area for any of the above purposes and for administration purposes. The data protection and other laws of those countries may not be as comprehensive as those in the UK, but we will take steps to ensure that your privacy rights are respected.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims, the insurer may need to collect data which the Data Protection Act defines as sensitive such as medical records or criminal convictions.

Fraud Prevention

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help insurers to check the information provided and

also to prevent fraudulent claims. When your request for insurance is dealt with, the register may be searched. When you provide information about an incident which may or may not give rise to a claim, information relating to that incident will be passed to the register. You can ask the insurer for more information about this.

Marketing

The Waveney Group and its associated companies may use your information to keep you informed by post, telephone, e-mail or other means about products and services, which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to The Data Controller, Waveney Insurance, 127-128 Bevan St East, Lowestoft, Suffolk, NR32 2AJ.

Protecting Your Data

The following will apply to data we hold about you:-

It will only be held and processed with your knowledge

It will only be seen by those who need it to do their jobs

It will be protected from unauthorised or accidental disclosure

It will be used only for the purposes detailed above.

We will only collect and process data which is actually needed for the purposes described above. On payment of the appropriate fee, you have the right to access and, if necessary, rectify information held about you.