

Privacy Policy

Redstone Insurance Brokers Ltd believe in protecting the personal data you provide us with. This Privacy Policy is aimed to inform you about our policies regarding Personal Information that we process of clients and insureds, beneficiaries of insurance products, and representatives of clients, insured and other businesses that we interact with. Personal Information refers to any information about an individual from which that person can be identified.

We aim to outline why we collect personal data, the type of data that we collect and how we might use that data. This Privacy Policy also sets out your rights with respect to that Personal Information. Redstone Insurance Brokers Ltd understand our responsibilities to handle your personal data with care, keep it securely and to comply with the relevant and applicable data protection laws. Your Personal Information will only be used in accordance with this Privacy Policy.

About us

Redstone Insurance Brokers Ltd is regulated by the Financial Conduct Authority. Our registered office is at 16 The Courtyard, East Park, Crawley, West Sussex, RH10 6AG.

What information do we collect?

Categories of data	Type of information processed	Where the data comes from	Who we disclose the data to	Purpose of processing
Individual information	Name, address, marital status, date and place of birth, nationality, employer, job title, employment history, family details and their relationship to you	The client	Other intermediaries or market participants, Insurers and Companies within the Insurer's Group and their agents (e.g. auditors) Our agents Credit reference agencies Sanction checking service providers Auditors Ombudsman	Setting up as a client including possible fraud, sanctions, credit and anti-money laundering checks Policy administration and complaint handling Claims handling Marketing Business continuity and disaster recovery Effecting payments
Individual information	Health information and medical reports	Insurance intermediaries or other insurance	Other intermediaries or market participants,	Setting you up or managing you as a client

		<p>market participants</p> <p>Credit reference agencies</p> <p>Anti-fraud databases, sanctions lists, court judgements, other government agencies and professional bodies</p>	<p>Insurers and Companies within the Insurer's Group and their agents (e.g. auditors)</p> <p>Our professional advisers, agents, third party service providers, agents and brokers</p> <p>Credit reference agencies</p> <p>Auditors</p> <p>Ombudsman</p>	<p>Claims handling</p> <p>Policy administration and complaint handling</p>
Statutory and anti- fraud information	Criminal records and convictions	<p>Insurance intermediaries or other insurance market participants</p> <p>Credit reference agencies</p>	<p>Other intermediaries or market participants, Insurers and Companies within the Insurer's Group and their agents (e.g. auditors)</p> <p>Our professional advisers, agents, third party service providers, agents and brokers</p> <p>Credit reference agencies</p> <p>Auditors</p> <p>Ombudsman</p> <p>Regulators and law enforcement authorities</p>	Setting you up as a client including possible fraud, sanctions, credit and anti- money laundering checks

Policy information	Information about the quotes you receive and the policies you take out	Insurance intermediaries or other insurance market participants Credit reference agencies	Other intermediaries or market participants, Insurers and Companies within the Insurer's Group and their agents (e.g. auditors) Reinsurers Our agents Credit reference agencies	Managing you as a client including communication. Collecting any appropriate premium Claims handling Policy administration and complaint handling
Financial Information	Premiums and claims paid on your policies Bank accounts or payment card details Income and other financial information	The client Credit reference agencies	Other intermediaries or market participants, Insurers and Companies within the Insurer's Group and their agents (e.g. auditors) Reinsurers Our professional advisers, agents, their party service providers, agents and brokers Credit reference agencies Ombudsman	Collecting and returning any appropriate premium Payment of claims and related expenses Policy administration and complaint handling
Claim Information	Information about previous and current claims	Insurance intermediaries or other insurance market participants Anti-fraud databases,	Other intermediaries or market participants, Insurers and Companies within the Insurer's Group	Managing insurance and claims Claims handling

		claimants, defendants, witnesses, experts including medical experts, loss adjustors, solicitors and claims handlers	and their agents (e.g. auditors)	Administering regulatory and sanction checks
		The client	Our professional advisers, agents, third party service providers, agents and brokers	Administering complaints
			Credit reference agencies	

Data Controller

Redstone Insurance Brokers Ltd is the Data Controller in respect of the personal data it receives in carrying out its contractual services on behalf of its clients.

Full contract details are shown below under 'Use of Consent'.

Rights of Individuals

Under the data protection legislation, subject to certain conditions and limitations, individuals will have the right to:

- Withdraw consent; where you have provided consent to marketing or processing sensitive information
- Transfer your personal data to another Data Controller
- Have your personal data removed or deleted
- Have your personal data corrected if its inaccurate
- To restrict processing where your personal data is inaccurate or the processing is unlawful
- To access your personal data and information around its processing
- Not be subject to automated decision making and profiling
- Object to direct marketing

Certain rights (erasure, restriction of processing, objecting to processing, removal of consent), if exercised, may prevent us administering a policy or claim and may lead to its termination.

Regulatory and legal requirements may also prevent the exercising of some rights. We will advise you of this at the time of your request. Other rights may only be exercise where they do not adversely impact the rights of others, are legitimate and can be effected without undue burden or cost.

Use of Consent

In order to arrange insurance cover and administer insurance claims, in certain circumstances we may need to process special categories of personal data, such as medical records and criminal convictions. To do this we require your consent.

Where you are providing us with information about a person other than yourself, you agree to notify them of our use of their personal data and to obtain such consent for us.

Individuals may withdraw their consent to such processing at any time, or exercise any of their rights under the GDPR legislation by contacting Redstone Insurance Brokers Ltd via the contact details below.

Redstone Insurance Brokers Ltd
16 The Courtyard
East Park
Crawley
West Sussex
RH10 6AG

Email: tarun@redstoneinsurance.com

Telephone: 01293 560692

Data Retention

Your personal data will only be kept for as long as it is necessary for the purpose it was collected for. Retention periods are based on business considerations and any legal or regulatory requirements.

Complaints

If you are unhappy with any response or have a complaint in relation to your data privacy please refer this matter to the Information Commissioner's Office at

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Telephone: 0303 123 1113

Website: www.ico.org.uk