

Privacy Notice



This privacy notice is issued by Guarantee Protection Insurance Limited (collectively referred to as “we”; “us” and “our”) and relates to our use of any personal data, concerning you, (referred to as “data”) collected by us; where you are a policy holder.

We respect your privacy rights and your rights as a data subject. We will manage and protect your data accordingly, whilst it is in our hands, in accordance with all applicable data protection legislation and in accordance with this notice.

Who is the Data Controller?

We are registered with the Information Commissioner’s Office, as a data controller, under the registration number of Z7352874. We can be contacted at the following address:

*Guarantee Protection Insurance Limited
4 Forbes Drive
Ayr
KA8 9FG
Tel: 01292 268020
E-Mail: info@gp-insurance.co.uk*

Who is the Data Protection Officer?

We have appointed a Data Protection Officer, who is the point of contact for enquiries relating to how your data is processed. The Data Protection Officer can be contacted at the following address:

*Blair Houston
Guarantee Protection Insurance Limited
4 Forbes Drive
Ayr
KA8 9FG
Tel: 01292 268020
E-Mail: blair.houston@gp-insurance.co.uk*

What is the Purpose of Data Processing?

We require to process your data in order to arrange, administer, perform and renew a contract between you and ourselves.

The legal basis for processing your data are as follows:

- Processing your data is necessary for the arrangement of the contract between you and ourselves; our performance of that contract; and communicating the renewal details of that contract to you.
- Processing your data is necessary in pursuit of our legitimate interests in notifying you of renewals of the contract. These legitimate interests cannot be overridden by your own interests and shall not affect your rights in any way.

How Will We Use Your Data?

We will use your data in the normal course of business to:

- Perform your contract (including administering any necessary insurance policy, where applicable).
- Aggregating your data with other similar data for actuarial purposes.

- Handle claims from you.
- Deal with any complaints that you may have.
- Verify your identity.
- Where we have a legal basis to do so; help us to identify and market products that may be of interest to you. Marketing such products shall be done on the basis that the product is compatible with the reason for which your data was first collected.

We may use your data, in the course of our business, for the prevention and detection of fraud. Where we suspect fraud, this may entail:

- Sharing your data with public bodies including the Police.
- Undertaking fraud searches.
- Checking your data against fraud prevention databases.

Your data will not be used by us for the purposes of any automated decision-making or profiling.

How Did We Receive Your Data?

We receive data directly from you.

What Types of Data Do We Process?

The data we hold is limited to your name; address; contact details; and the details of any claim or complaint you have made.

In respect of your data: We do not hold or process special categories of data (those relating to your racial or ethnic origin; political opinions; religious or philosophical beliefs; trade union membership; sex life or orientation; genetic data; biometric data; or data relating to any criminal convictions or offences).

Will Third Parties Receive Your Data? What Are Their Interests?

Your data shall be passed to our designated claims handler in the event that you make a claim.

We shall not transfer your data to organisations located in countries outside of the United Kingdom.

How Long Will We Keep Your Data?

Your data will be retained only for as long as is necessary for us to effectively administer your contract. This means that your data will be retained until claims under your policy are barred; or as long as is necessary to defend against legal claims; whichever period is the longest.

What Are Your Rights to the Data?

Right of Subject Access

You can request details of all data we hold about you by submitting a subject access request to the Data Protection Officer, at the address provided above.

We aim to comply with such a request from you within one month of the request being made. Where we cannot provide you with this information within one month; we shall inform you of this and provide the reasons why this cannot be achieved; at which point, we shall have a total of 3 months to comply with this request.

In the normal course of business, we shall not charge a fee for a subject access request. However, in the event that you make a subject access request that is of a manifestly unfounded, repetitive or excessive nature, we reserve the right to charge a fee of £10 per request.

Right of Rectification

In the event that your data is incorrect; you have the right to have this rectified by us. In the event that any of your data is incorrect, please contact the Data Protection Officer at the address provided above. We shall not charge a fee for your data to be rectified.

Right of Objection

You have the right to object to our processing of your data. Please note, that where we require to continue to process your data for reasons such as the defence of claims, we shall not be required to cease processing your data. In the event that you wish to object to us processing your data, please contact the Data Protection Officer at the address provided above.

Right of Erasure

You have the right to request that we delete your data provided that; we no longer require your data; or there is no legitimate legal basis for us to process your data; or we have unlawfully processed your data; or the data must be erased in order to comply with the law.

If you have grounds to request that we delete your data -and you wish to do so- please contact the Data Protection Officer at the address provided above. We shall not charge a fee for your data to be deleted from our databases.

Can a Complaint Be Made?

If you have any complaints about how we process your data; please contact the Data Protection Officer, at the address provided above.

In the event that we are unable to resolve your complaint: You have the right to make a complaint to the Information Commissioner's Office if you believe that your information has been mishandled by us. The Information Commissioner's Office can be contacted as follows:

*Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Tel: 0303 123 1113*