

Privacy Policy

About this document

The privacy and security of your information is important to us. This notice explains who we are, the types of information we hold, how we use, who we share with and how long we keep it. It also informs you of certain rights you have regarding your personal information under current data protection law. The terms used in this Fair Processing Notice are based on the Information Commissioners Office. You can find out more about the ICO here: <https://ico.org.uk/>

Who are we?

Medisave Independent Healthcare are the data controller of the information you provide to us and are registered with the Information Commissioners Office for the products and services we provide. You can contact us for general data protection queries by email to: info@medisavepmi.co.uk or in writing to The Data Protection Officer, Medisave Independent Healthcare, 45 Beechland Drive, Lisburn, BT28 1HS. Please provide us with as much detail as possible to comply with your request. For further information about Medisave Independent Healthcare, please visit: <http://www.medisavepmi.co.uk/about-us/>

What information do we collect and how we collect it?

To enable us to provide you with the right product or service to meet your needs we will collect personal information. The information we will collect will depend upon our relationship with you. Where other people are named on the policy we may ask you to provide the information below for those people as well if it is relevant to your insurance. This may include:

- Contact details such as name; telephone number; email address; postal address; date of birth.
- Details of any other persons named on the policy and their relationship to you as policy holder
- Lifestyle and social circumstances e.g. whether you play sports, number of dependents, occupation, marital status, your height, your weight and whether or not you are a smoker.
- Financial information such as bank details and credit card details relation to the payment of your policy.
- Information relevant to claims or your involvement in a matter giving rise to a claim
- Your marketing preferences

We may need to request and collect **sensitive personal** information such as details of your current or former physical and mental health for us to provide you with the product or service or to assist you with a claim. We only collect and process **sensitive personal** data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. We will therefore not seek your explicit consent to process this information. We have a legitimate interest and a necessity to hold this information in order to provide the product or service you require.

If you object to the use of this information, then we will be unable to fulfil our obligations to you to provide such product or service to the best of our ability and cannot therefore provide the product or service.

We collect personal information directly from you:

- Via enquiry, application forms and claim forms
- Via feedback forms and forums
- Through quotes
- Via cookies – you can find out more about this in our cookie policy
- Via telephone calls with you – some of which may be recorded

- When you provide your details to us either offline or online

We also collect details from a number of other sources:

- Directly from an individual who has a policy with us under which you are insured, e.g. you are the second named person on a partner/spouse insurance policy.
- Via a third party such as an employer where you are part of an Employee Group Scheme.
- Via your insurer where we have a legitimate interest to review your policy
- Via medical professionals and hospitals where you have asked us to assist with a claim
- Your family members where you may be incapacitated or unable to provide information relevant to the policy and we are assisting you with a claim.

How do we use your personal information?

We will use your personal information to:

- Assess and provide the products or services that you have requested.
- Communicate with you. This includes, by post, by email, by telephone and by SMS messaging.
- Undertake statistical analysis for Financial Conduct Authority reporting which we are legally obliged to do under our registration 31494.

We may also take the opportunity to:

- Contact you about products that are closely related to those you already hold with us and therefore in which you may have a legitimate interest.
- Provide additional assistance or tips about these products or services
- Notify you of important changes to our website and business
- We may contact you notifying you of promotional deals relating to the products or services you already hold.

From time to time, we will need to telephone you/email you/write to you or text for a variety of reasons relating to your products or service; e.g. to update you on our assistance with a claim or to discuss renewal of your insurance contract. We may need to ask you sensitive information regarding your medical history which we hold securely. We will attempt to gain your consent, however, we do not legally require it as our activities on your behalf for which you have already given consent, require us, on the grounds of legitimate interest, to use this information to facilitate best advice on your product or service.

Securing your personal information

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices, including storing information in electronic and paper formats. We store all the information provided to us including that via forms which you may complete on our website and information which we may collect from your browsing such as clicks and pages views on our website.

Any new information provided to us will be used to update an existing record we hold for you.

When do we share your information?

- To prevent financial crime, your details may be submitted to fraud prevention agencies and other organisations where your data may be searched including the Claims and Underwriting Exchange (CUE).
- Your relatives, guardians, or other organisation or people connected to you, e.g. your insurer and their claims handlers where we are assisting you with a claim.
- Your current, past or prospective employer. This is basic information and not *sensitive personal data*.

- We share it with third party insurers for the provision and administration of the service provided. For example, providing quotations, underwriting evaluation and pricing purposes or to maintain management information for analysis for Financial Conduct Authority reporting.
- Medisave Independent Healthcare **do not** sell or share your information with third parties for marketing purposes.
- Although we do not store your information in any format outside the European Economic Area (EEA), it may be processed by insurer provider staff operating outside the EEA. Such staff may be engaged in, amongst other things, the provision of information you have requested, information we have requested on your behalf and with your authority.
- When we provide information to a third party (insurer), we endeavour to reasonably ensure that they or any of its agents, take all reasonable steps to ensure that your data is treated securely and in accordance with this Fair Processing Notice and GDPR. However, not all jurisdictions are liable under General Data Protection Regulation.
- We may be obliged by law to pass you information to the police or other law enforcement body, or statutory or regulatory body including but limited to, Employers Liability Tracing Office (ELTO).
- We may also share your information with anyone with whom you have authorised us to deal with on your behalf and therefore provided consent.

How long do we keep your information for?

We will not keep your personal information for longer than is necessary for the purpose for which it was provided unless we are required by law or have other legitimate reasons to keep it for longer. For example, if necessary for any legal proceedings or regulatory requirements.

We will normally keep your information for no longer than 6 years after termination or cancellation of a product, contract, or service we provide. We may keep the information longer particularly where a type of insurance may result in a future claim by you or a third party at a future date even after the contract has ended.

Your rights

Under data protection law you have the right to:

- Change or withdraw your consent and to request details of any personal data that we hold about you.
- Where we have no legitimate or regulatory reason to continue to hold your information, you have the right to be forgotten.

If you wish to inform us of changes in consent for marketing, please contact us at the address or telephone number indicated in recent correspondence or emails you have received from us. Further details of your rights can be obtained by visiting the ICO website at <https://ico.org.uk/>