

Privacy Notice

RTIB is committed to protecting your privacy. This Privacy Notice applies to the data you have supplied to us, and governs data collection and usage, as defined by the General Data Protection Regulation (EU) 2016/679 (GDPR) and interpreted into UK law by the Data Protection Act.

We recommend that you read this Privacy Notice in conjunction with the Insurance Market Information Notice which has been designed to help you understand how the insurance market participants process your personal data through the insurance lifecycle. The [Insurance Market Information Notice](#) is hosted on the website of a UK insurance industry association (the London Market Association).

How to contact us

If you have any questions relating to this Privacy Notice, please contact us by:

Email: info@rtinsurance.co.uk
Telephone: 01932 349 732
Or write to us at: The Control Tower, Brooklands, Weybridge, KT13 0YP

What information do we collect about you

In order for RTIB to provide insurance quotes, insurance policies, and/or deal with any claims or complaints, we need to collect and process personal data about you. The types of personal data that are processed may include:

Personal Details	Name, address, other contact details (e.g. email and telephone numbers), gender, marital status, date and place of birth, nationality, employer, job title and employment history, and family details, including their relationship to you
Financial information	Bank account or payment card details, income or other financial information
Risk Details	Information about you, which we need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to your health or criminal convictions.
Credit and Anti-Fraud Data	Credit history, credit score, sanctions and criminal offences, and information received from various anti-fraud databases relating to you
Previous and Current Claims	Information about previous and current claims, (including other unrelated insurances), which may include data relating to your health or criminal convictions.

How will we use the information about you

RTIB uses the personal information provided to deliver our services to you as your broker. RTIB does not sell, rent or lease its policyholder lists to third parties. RTIB shares personal information with our insurers, and we may also share data with trusted partners to help us perform statistical analysis. All third parties are prohibited from using your personal information except to fulfil contractual obligations or provide services to RTIB, and they are required to maintain the confidentiality of your information.

RTIB does not use or disclose sensitive personal information, such as race, religion, or political affiliations. RTIB will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Richard Thompson Insurance Brokers; (b) protect and defend the rights or property of Richard Thompson Insurance Brokers; and, (c) act under exigent circumstances to protect the personal safety of our clients.

The GDPR requires all firms that process personal data to identify their legal basis for the processing. Processing your personal data is necessary by RTIB, for:

1. The performance of the insurance contract to which you are party, or in order to take steps at your request prior to entering into the insurance contract;
2. RTIB to comply with our legal and regulatory obligations to which we are subject; and
3. The legitimate interests of RTIB in conducting and managing the business in a way which is going to enhance the services we provide, including fraud detection and prevention, to provide excellent service to our customers by ensuring you are fully informed about all our products, and enhancing the security of our information systems.

When we process your personal information for legitimate interests, we make sure to consider and balance any potential impact on you (both positive and negative), and your rights under data protection laws. We will not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to do so by law).

If the legal basis for processing is not one of the basis above, then RTIB may need to have your express consent in order for us to collect, process and store your data, or to disclose your personal data to other people or organisations.

Retention of your data

We will keep your personal data only for so long as is necessary and for the purpose for which it was originally collected. In particular, for so long as there is any possibility that either you or we may wish to bring a legal claim under this insurance, or where we are required to keep your personal data due to legal or regulatory reasons.

Transferring your data outside of the EEA

We may need to transfer your data to insurance market participants or their affiliates or sub-contractors which are located outside of the European Economic Area (EEA). Those transfers would always be made in compliance with the GDPR. If you would like further details of how your personal data would be protected if transferred outside the EEA, please contact us.

Security of your Personal Information

RTIB secures your personal information from unauthorised access, use or disclosure.

RTIB secures the personally identifiable information in a controlled, secure environment, which is protected from unauthorised access, use or disclosure.

Your Rights

Under certain conditions, you may have the right to require us to:

- Provide you with further details on the use we make of your personal data/special category of data;
- Provide you with a copy of the personal data that you have provided to us;
- Update any inaccuracies in the personal data we hold;
- Delete any special category of data/personal data that we no longer have a lawful ground to use;
- Where processing is based on consent, to withdraw your consent so that we stop that particular processing;
- Object to any processing based on the legitimate interests ground unless our reasons for undertaking that processing outweigh any prejudice to your data protection rights; and
- Restrict how we use your personal data whilst a complaint is being investigated.

In certain circumstances, we may need to restrict the above rights in order to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of legal privilege).

Information Commissioners' Office (ICO) Contact Details

If you are not satisfied with our use of your personal data or our response to any request by you to exercise any of your rights, or if you think that we have breached the GDPR, then you have the right to complain to the ICO. Please see below for contact details of the ICO.

England	Scotland	Wales	Northern Ireland
Information Commissioner's Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF	Information Commissioner's Office 45 Melville Street Edinburgh EH3 7HL	Information Commissioner's Office 2 nd Floor Churchill House Churchill Way Cardiff CF10 2HH	Information Commissioner's Office 3 rd Floor 14 Cromac Place Belfast BT7 2JB
Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)	Tel: 0131 244 9001	Tel: 02920678400	Tel: 03031231114 (local rate) or 02890278757 (national rate)
Email: casework@ico.org.uk	Email: Scotland@ico.org.uk	Email: wales@ico.org.uk	Email: ni@ico.org.uk

Changes to this Statement

RTIB will occasionally update this Privacy Notice to reflect feedback. We encourage you to review this Notice periodically to be informed of how RTIB is protecting your information.

If you believe that we have not adhered to this Notice, please contact us and we will do our best to investigate and promptly resolve the problem.