



## **Our Privacy Notice**

This notice covers our requirement to provide you with information on how and why we use your personal data and your rights under UK General Data Protection Regulation (UK GDPR).

## **Personal Data**

This privacy notice tells you what to expect when INS Property Claims Ltd collects personal data about you. The UK GDPR defines personal data as any information that can be used to identify a living person, directly or indirectly

This may include:

- Information you provide when you contact us via our website
- Information you provide us with when completing documents or forms that we require
- Information that you provide us with through direct interaction such via email
- Any other information you provide us with

By providing us with personal data about yourself, you are considered to be a Data Subject.

## **The Data Protection Principals**

As we are responsible for gathering and using your personal data, we have to follow strict rules called the data protection principles. As such, we must make sure that your data is:

- ✓ Used fairly and lawfully in a transparent manner
- ✓ Used for explicit and legitimate grounds only
- ✓ Used in a way that is adequate, relevant and not excessive
- ✓ Accurate and kept up to date
- ✓ Kept for no longer than is absolutely necessary
- ✓ Handled according to your rights
- ✓ Kept safe and secure
- ✓ Not transferred outside the [European Economic Area](#) without adequate protection

## **Who Is Responsible For Your Personal Data**

INS Property Claims Ltd, as the Data Controller determines the purposes for which and the manner in which any personal data is, or is to be, processed.

Data Controllers must ensure that any processing of personal data for which they are responsible complies with the UK GDPR.

The person who is responsible for Data Protection at INS Property Claims Ltd is Kelly Hodkin whose contact details are provided below.

## **Why We Gather Your Personal Data**

INS Property Claims Ltd are a specialist building / independent loss assessor company that focuses on carrying out buildings insurance claims, repair and reinstatement work.

We process personal data provided by you (the Data Subject) and other sources in order to deliver the appropriate products and services to you.

The reasons for processing your personal data is mainly to:

- ✓ Provide your insurance company with a quotation for the repair works required
- ✓ Liaise with your insurance company on your behalf to negotiate your insurance claim
- ✓ Arrange and complete the agreed repair works
- ✓ Inform you about our products and services

We do not collect more personal data than we need to meet our obligations to you and will not retain it for longer than is necessary.

We will only ever use your personal data for the purpose of liaising with your insurance company and subsequently delivering the agreed repair works, fulfilling our legal or regulatory requirements such as fraud prevention, and help preventing financial crime and audit purposes.

If you provide us with personal data about another person, in doing so, you confirm that they have given you permission to provide it to us and that we may use their personal data in the same way as your own as set out in this Privacy Notice.

**Legal Basis For Processing Your Personal Data**

We are required to have a lawful basis in order to process your personal data and the relevant bases which apply:

Purpose of Processing	Lawful Basis
Liaising with your insurance company, providing quotations and arranging for the subsequent repair works to be completed.	Necessary for the performance of an insurance contract
Provision of information on products and services	Our legitimate interests or your explicit consent
To notify you of changes to our service	Our legal and regulatory obligations
To prevent and detect fraud, money laundering and other financial crimes	Our legal and regulatory obligations
To meet general legal or regulatory obligations	Our legal and regulatory obligations

**Who Do We Share Your Personal Data With and Why**

To meet our regulatory obligations and our obligations to you, we may therefore need to share your personal data with:

**Regulatory authorities including:**

- Financial Conduct Authority
- Financial Ombudsman
- Information Commissioners Office

**Law enforcement authorities including:**

- National Crime Agency
- Police
- Action Fraud
- Office of Financial Sanctions

**Our service providers including:**

- Third party building / repair contractors
- Third party building / repair suppliers
- External auditors
- IT support providers
- Professional Indemnity Insurance provider
- Back office support provider
- Website provider

We will not share your personal data with outside companies for marketing purposes.

## **Data Retention**

During our relationship with you we will retain the personal data necessary to provide our services to you. We shall take all reasonable steps to keep your personal data up to date throughout our relationship.

We retain personal data for a minimum period of 6 years from the point our service to you ends. We reserve the right to retain data for longer where we believe it is in our legitimate interests to do so but will not retain your personal data for longer than 6 years past the time of your death.

You have the right to request deletion of your personal data. We will comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

## **Marketing**

If you are an existing customer, we may contact you by email, text, telephone, mail or by other agreed means to keep you up to date about our products or services. In other circumstances, we can only do so with your explicit consent.

In either case, you are able to opt out of receiving such communications at any time.

## **Security**

We are committed to protecting the security and privacy of all personal data which we obtain and hold about you.

We employ appropriate technical security measures to protect your personal data and ensure that it is not accessed by unauthorised persons.

## **If You Send Us An Email**

Any email you send to us, including any attachments, may be monitored and used by us for reasons of security and for monitoring compliance with office policy. Email monitoring or blocking software may also be used. Please be aware that you have a responsibility to ensure that any email you send to us is within the bounds of the law.

## **If You Make A Complaint to Us**

If we receive a complaint, we make up a file containing the details of the complaint. The file is likely to contain the identity of the complainant and any other individuals involved in the complaint.

We will only use the personal data we collect to investigate and process the complaint.

We usually have to disclose the complainant's identity to whomever the complaint is about. This is inevitable where, for example, the accuracy of a person's record is in dispute.

We also usually have to disclose details of the complaint to our professional Indemnity Insurance Broker and Insurer.

We may also be required to provide a copy of the file to the Financial Ombudsman Service should an adjudicator be required to consider the complaint.

We are required to disclose high-level analytics to the Financial Conduct Authority (FCA) concerning the number and nature of any complaints we receive. This data does not include names or details that identify the specific data subject.

We will keep personal data contained in complaint files in line with our retention policy. This means that information relating to a complaint will be retained for 3 years from closure. It will be retained in a secure environment and access to it will be restricted according to the 'need to know' principle.

## **Use of Data Processors**

Data processors are third parties who provide elements of our service for us. We have contracts in place with our data processors. This means that they cannot do anything with your personal data unless we

have instructed them to do it. They will not share your personal data with any organisation apart from us. They will hold it securely and retain it for the period we instruct.

## **Your Rights**

You have rights as an individual which you can exercise in relation to the personal data we hold about you.

Please ask us for an explanation of each should you wish to have more information:

- ✓ The right to be informed
- ✓ The right of access
- ✓ The right to rectification
- ✓ The right to erasure
- ✓ The right to restrict processing
- ✓ The right to portability
- ✓ The right to object
- ✓ Rights to automated decision and profiling

## **Your Right To Access**

You have the right to access the personal data that we hold about you, and the right to know why that data is being processed and how long it is stored for.

You will not be charged for us supplying you with this information however we do reserve the right to apply a reasonable fee where requests are deemed excessive.

We will respond to any such request within the maximum time frame allowed of one month.

## **How To Contact Us**

For further information on how your personal data is used, how we maintain the security of your personal data and your rights to access the personal data we hold on you or if you would like to make a complaint, you can write to us, email us, or call us as follows:

Kelly Hodkin  
INS Property Claims Ltd  
Unit 8  
Barleylands Farm  
Barleylands Road  
Billericay  
Essex  
CM11 2UD

[kelly.hodkin@ins-property-claims.co.uk](mailto:kelly.hodkin@ins-property-claims.co.uk)

01277 500650

## **If You Have A Complaint**

If you have any concerns about your rights and our practices in relation to data protection, please contact us directly using the details provided above. We will aim to respond to your concerns and clarify how we have processed your personal data. We will also endeavour to put right anything that's gone wrong.

If you are still dissatisfied after contacting us, you may report your concern to the Information Commissioner's Office by contacting them as follows:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Tel: 0303 123 1113  
Website: [www.ico.org.uk](http://www.ico.org.uk)

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