

**HOW WE PROTECT YOUR PERSONAL INFORMATION
PLEASE READ THIS CAREFULLY**

1. What Data do we Collect and where do we get it from?

For the purposes set out in this notice, the Information Commissioner (ICO) requires us to advise you that, information, including personal information detailed below relating to you or anyone else to be covered by an insurance policy ("**Personal Data and Special Categories of Data**") will be collected and processed by Health Matters UK Limited and/or on its behalf by its third party service providers. This data will be provided by you, or any other person you may appoint to provide us with information. You will either be completing application forms or answering questions we ask you, in order to provide the required information. We may also obtain information from other sources that is readily available in the public domain such as the Internet of Things (IoT), Social Media, Press etc.

Personal Data....
This is information we may gather from you that will directly or indirectly identify you as individual and may also provide information about your cultural or social identify. This type of data must be processed strictly in accordance with our Basis at Law stated in the table below. This data will include but may not be limited to: - <i>Your title, name, postal address, risk address, civil status, gender, current and or previous occupation, date of birth, contact details, policy number, certain medical conditions and history, bank details, credit / debit card details, credit searches, Next of Kin information, children's data where the child is under 16.</i>
Special Categories of Data....
This is information we may gather from you that might reveal your racial or ethnic origin, political opinions, religious or philosophical beliefs, your health or sexual orientation. This data will be processed strictly in accordance with the Basis at Law stated in the table below. This data will include but may not be limited to: - <i>Your title, gender, physical or medical health conditions, children's data where the child is under 16.</i>

The controller of this Personal Data is James Henson of Health Matters UK Limited, Four, The Cobalt Centre, Siskin Parkway East. Middlemarch Business Park Coventry CV3 4PE. If you have any query, please contact DPO@health-matters.co.uk We process your Personal Data in accordance with this Privacy Notice, which is also available on www.health-matters.co.uk

2. How and why do we Process Your Personal Data?

The following tables detail:

- why we collect your data and the consequences of not providing it
- our legal basis as required by the Regulations
- who we share your data with and why?
- how long we will retain your data

Legal basis for processing	
Why we collect your data	We obtain, collect and process your Personal Data and Special Categories of Data (which includes sharing your data with others) to enable us to quote for your insurance needs, arrange your insurance cover, make any payment arrangements requested, make any alterations to your policy that you may request during the policy term, and in the unfortunate event that a claim occurs we may need to share your information to help you, and others, make your claim. We may also have regulatory and / or legal obligations for sharing data with others, but we will only share it for the purposes stated, or in a way you would reasonably expect us to, unless we inform you otherwise. If you do not provide the data requested it may not be possible to obtain a quote or provide you with a policy.

Our legal basis for processing your data	<p>In order to arrange your insurance, we will be using one or more of the following legal bases: -</p> <ul style="list-style-type: none"> • In respect of children’s data, a child being a person under the age of 16, which is only collected for the purposes of arranging insurance, we will seek parental consent to hold the data and record that consent. • Processing is necessary in order for us to take steps, at your request, to enter into a contract of insurance when you ask us to place cover, and for the potential that we may need to assist during a claim. • Processing is necessary for us to comply with any legal or regulatory obligation. • Where we believe a customer is vulnerable, processing might be necessary to protect the vital interests of that person or other person covered by the policy. • We may have a legitimate interest in processing the data for changes to any quotation or policy which you may request, or for any other reason necessary to undertake any other requests related to your insurance policy. 																									
Who we share your data with and the reason for processing	<p>We are a Data Controller and in order to process your requests we may be sharing your data with one or more other Data Controllers. The Controllers we may share with and our reasons for sharing that information is listed but not limited to the following: -</p> <table border="1" data-bbox="320 712 1461 1910"> <tr> <td data-bbox="320 712 762 808">Insurers</td> <td data-bbox="762 712 1461 808">Quotation, cover, to manage and progress claims</td> </tr> <tr> <td data-bbox="320 808 762 904">Insurance Providers, (Placing Brokers, Delegated Authority Schemes, Wholesalers, and the like)</td> <td data-bbox="762 808 1461 904">Quotation, cover, to manage and progress claims</td> </tr> <tr> <td data-bbox="320 904 762 1001">Financial Conduct Authority</td> <td data-bbox="762 904 1461 1001">Regulatory obligations</td> </tr> <tr> <td data-bbox="320 1001 762 1097">Financial Services & Compensation Scheme</td> <td data-bbox="762 1001 1461 1097">Compensation in the event of insurer failure, if eligible</td> </tr> <tr> <td data-bbox="320 1097 762 1193">Financial Ombudsman Service</td> <td data-bbox="762 1097 1461 1193">Unresolved Complaints, if eligible</td> </tr> <tr> <td data-bbox="320 1193 762 1290">National Crime Agency</td> <td data-bbox="762 1193 1461 1290">Suspected criminal / fraudulent activity</td> </tr> <tr> <td data-bbox="320 1290 762 1386">Staff</td> <td data-bbox="762 1290 1461 1386">Administering the quotation and policy, claims or payments. Back Up of Data</td> </tr> <tr> <td data-bbox="320 1386 762 1482">IT Providers - Software</td> <td data-bbox="762 1386 1461 1482">Holds all collective management information, system testing when system not responding, or errors occur</td> </tr> <tr> <td data-bbox="320 1482 762 1579">IT Providers - Hardware, Cloud & Systems Management</td> <td data-bbox="762 1482 1461 1579">To detect issues, secure the system, and test the system. Also, backup of data</td> </tr> <tr> <td data-bbox="320 1579 762 1675">Claims Management Company</td> <td data-bbox="762 1579 1461 1675">To manage and progress claims</td> </tr> <tr> <td data-bbox="320 1675 762 1771">Group Offices</td> <td data-bbox="762 1675 1461 1771">Other offices within the firm may need to use data centrally to deal with clients if another office is busy or not available</td> </tr> <tr> <td data-bbox="320 1771 762 1910">Other Data Controllers not detailed above</td> <td data-bbox="762 1771 1461 1910">To be shared only for the purposes stated, or in a way you would reasonably expect us to, unless we inform you otherwise.</td> </tr> </table>		Insurers	Quotation, cover, to manage and progress claims	Insurance Providers, (Placing Brokers, Delegated Authority Schemes, Wholesalers, and the like)	Quotation, cover, to manage and progress claims	Financial Conduct Authority	Regulatory obligations	Financial Services & Compensation Scheme	Compensation in the event of insurer failure, if eligible	Financial Ombudsman Service	Unresolved Complaints, if eligible	National Crime Agency	Suspected criminal / fraudulent activity	Staff	Administering the quotation and policy, claims or payments. Back Up of Data	IT Providers - Software	Holds all collective management information, system testing when system not responding, or errors occur	IT Providers - Hardware, Cloud & Systems Management	To detect issues, secure the system, and test the system. Also, backup of data	Claims Management Company	To manage and progress claims	Group Offices	Other offices within the firm may need to use data centrally to deal with clients if another office is busy or not available	Other Data Controllers not detailed above	To be shared only for the purposes stated, or in a way you would reasonably expect us to, unless we inform you otherwise.
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How long do we retain your data	<p>We will retain your Personal Data for as long as your insurance policy however we will permanently delete data which becomes out of date after 24 months.</p> <p>After you cease being a client of Health Matters UK Limited, we will permanently delete your data after 36 months.</p> <p>If we collect data from you for quotation purposes but you do not become a Health Matters UK Limited client then we will delete your data after 24 months.</p>
<p>IMPORTANT</p> <ul style="list-style-type: none"> • We have stated the reasons we are collecting your data above, but in the event that you do not wish to provide us with your Personal Data for all or any of the above reasons, this may limit the insurers who will quote and agree to cover, and in some cases insurers may not wish to offer cover at all. • Your personal data will be retained for no longer than is necessary for the purpose for which it was obtained. • If at any point in the future we need to amend this policy, every effort will be made to make you aware and our website will always have the latest version. www.health-matters.co.uk 	

3. Where do we hold your Data?

At all times we will endeavour to hold your Data on servers within the UK, or within the European Economic Area (EEA). Where we share your information with other Data Controllers, they must also agree to hold your Data within the EEA. However, in the unlikely event your data is to be held in any other geographical area we ensure that:

- Data Controllers do not do so without our prior written authority and
- An appropriate transfer agreement is put in place to protect your personal data

4. Your Acknowledgment of this Notice and Your Rights

Under General Data Protection Regulation, you have rights, and these are listed below.

Right to Be Informed	<p>The General Data Protection Regulation sets out the information we must provide to you about your Data. All of the information we are required to give you is contained within this Privacy Notice. If you do not understand any part of this, you should contact us immediately and we will be happy to explain it to you.</p>
Right of Access	<p>You have the right to access (SAR) and obtain a copy of the Personal Data, and any supplementary information that we hold about you to enable you to verify the lawfulness of the processing carried out. This will be provided free of charge, unless your request is unfounded, excessive, or repetitive, and the information will be sent to you within 30 days of your request being received. We may need to extend the time to respond by a further two months if the request is complex, however, if this is the case then we will inform you within one month of receiving your request and explain why the extension is necessary. We will also require an individual to verify their identity. If we refuse your request, you have the right to complain to the ICO.</p>
Right to Rectification	<p>You have the right to request that we correct any inaccuracies in the Personal Data we hold about you. This will be corrected within one month. If we are unable to correct the inaccuracy you have the right to complain to the ICO.</p>

<p>Right to Erasure</p>	<p>You have the right to request that we erase your Personal Data. For example, you may exercise this right in the following circumstances:</p> <ul style="list-style-type: none"> • your Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by us • you withdraw consent and no other legal ground permits the processing • you object to the processing and there are no overriding legitimate interests for the processing • your Personal Data was unlawfully processed; or • your Personal Data must be erased for compliance with a legal obligation. <p>We refuse the right to delete your information when it falls within our data retention period stated above, as this data may be required to exercise or defend litigation in the event of a claim whether covered or not by the insurance policy. If you do not agree with this, you have the right to complain to the ICO.</p>
<p>How long we Retain your Data</p>	<p>Your personal data will be retained for no longer than is necessary for the purpose for which it was obtained</p> <ul style="list-style-type: none"> • Where applicable, we retain your Personal Data for as long as your service cover however, we will permanently delete data which becomes out of date after 24 months. After you cease being a client of Health Matters UK Limited, we will permanently delete your data after 36 months. If we collect data from you for quotation purposes but you do not become a Health Matters UK Limited, client then we will delete your data after 24 months, providing quotation(s) are valid with us for up to 24 months thereafter.
<p>Right to Restrict Processing</p>	<p>You have the right to restrict our processing of your Personal Data where any of the following circumstances apply, although we will still be allowed to store it:</p> <ul style="list-style-type: none"> • where you feel that the Personal Data which we hold about you are not accurate. Processing will be restricted until you verify the accuracy of the information • where the processing is unlawful, and you do not want your Personal Data to be erased and request the restriction of its use instead • where we no longer need to process your Personal Data, but the data may be required to establish, exercise, or defend a legal claim • where you have objected to our processing of your Personal Data pending the verification of whether or not our legitimate business interests override your interests, rights, and freedoms. <p>Where you exercise your right to restrict our processing of your Personal Data, we will only continue to process it in accordance with the requirements of this policy or our legal obligations.</p>
<p>Right to Data Portability</p>	<p>You have a right to receive and transfer the Personal Data that we hold about you. This only applies to: -</p> <ul style="list-style-type: none"> • personal data you have provided to us • where the data was processed by you giving us your individual consent or for the performance of a contract • and where processing was carried out by automated means. <p>Where you make such a request, this will be provided in a structure, commonly used, machine readable format such as a password protected CSV file or PDF. This will be completed within one month of us receiving your request.</p>

<p>Right to Object to Processing</p>	<p>In certain circumstances, you have a right to object to our processing of your Personal Data: -</p> <ul style="list-style-type: none"> • Where we have processed it as a legitimate interest (including profiling) • Direct Marketing (including profiling) • Processing for scientific / historical research and statistics <p>We will still be able to process your Personal Data where: -</p> <ul style="list-style-type: none"> • We can demonstrate compelling legitimate grounds for us to process your Personal Data which override your interests, rights, and freedoms • The processing is for establishment, exercise, and defence of legal claims. <p>An individual can object verbally or in writing by contacting James Henson, Health Matters UK Limited, Four The Cobalt Centre, Siskin Parkway East, Middlemarch Business Park, Coventry, Warwickshire, CV3 4PE or email DPO@health-matters.co.uk</p> <p>We will respond to your objection within one month of receiving it. However, in certain circumstances we may need extra time to consider your objection and this could take an extra two months. If we need to extend this, then we will inform you of our decision within one month and provide you with a reason why we need to extend this period. We will also require an individual to verify their identity.</p>
<p>Right to Object to automated decision-making including profiling</p>	<p>You have a right not to be subjected to decisions being made solely by automated means without any human involvement. This might be the case where quotations are obtained online, or we are unable to speak to you about a contract renewal. We will still be able to carry out this type of decision-making where: -</p> <ul style="list-style-type: none"> • It is necessary to enter into or for the performance of a contract (such as a contract of insurance) which is the main reason we would use this type of decision-making; or • You have given your explicit consent for us to do so. • If we have not heard otherwise, we will assume you wish to renew your contract rather than assume you wish to lapse a scheme. <p>We will only process data in the way you would expect it to be used, and you will be entitled to have a person from our firm to review the decision so that you can query it and set out your point of view and circumstances to us.</p>
<p>Right to Withdraw Consent</p>	<p>Where the legal basis of consent has been used (and in our business we only use this for parental consent when collecting children’s data in connection), you have the right to withdraw that consent at any time. Where you exercise your right to withdraw parental consent of the processing of any children’s data, any data processed prior to the withdrawal of consent will remain valid.</p>

If you would like to exercise any of your rights detailed above, James Henson on DPO@health-matters.co.uk for GDPR enquiries.

You may raise any concerns about Health Matters UK Limited processing of your Personal Data with the Information Commissioner Office on <https://ico.org.uk/>.

5. Changes to this statement (Notice)

We may amend this notice on occasion, in whole or part, at our sole discretion. Any changes to this notice will be effective immediately upon sending the revised notice to you by e-mail or post. If at any time we decide to use your Personal Data in a manner significantly different from that stated in this notice, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail or post and you will have a choice as to whether or not we use your information in the new manner. If you have questions or concerns about this notice, please contact James Henson on DPO@health-matters.co.uk for GDPR.

6. Information about or provided by another person

Where your information for your policy has been provided to us by another person, we will send you a copy of this privacy notice directly to you, where we have your address, within one month of your policy being taken out. If we do not have / are unable hold your address for any reason, we will send a copy of this to the person arranging the insurance with instructions to pass this to you within one month. Where you have taken out a policy and provided us with information about another person, e.g.: an additional person to your healthcare insurance particularly where health conditions have been disclosed, it is unlikely we will have their address, and therefore you must provide them with a copy of this Privacy Notice so that they will know how their data is being used. Additional copies can be supplied on request.

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