



## Policy overview and commitments to privacy within RedArc Assured Limited.

At RedArc Assured Limited ("RedArc") ("we", "us", "our"), we regularly collect and use information which may identify individuals ("personal data"). We understand our responsibilities to handle your personal data with care, to keep it secure and to comply with applicable data protection laws.

The purpose of this Privacy Policy ("Policy") is to provide a clear explanation of when, why and how we collect and use personal data. We have designed it to be as user friendly as possible, and have labelled sections to make it easy for you to navigate to the information that may be most relevant to you.

Do read this Policy with care. It provides important information about how we use personal data and explains your legal rights. This Policy is not intended to override the terms of any terms of business agreement or other contract which you have with us or any rights you might have available under applicable data protection laws.

We may amend this Policy from time to time for example, to keep it up to date or to comply with legal requirements or changes in the way we operate our business. We will notify you about material changes by prominently posting a notice on our website. We encourage you to periodically check back and review this policy so that you will always know what personal data we collect, how we use it, and with whom we share it.

This version of the Policy was published on the 23<sup>rd</sup> August 2021

### Who does this Policy relate to?

This Policy relates to the following types of individuals, where we hold your personal information:

- Employees of clients to whom we provide a service;
- Members of a trade or professional organisation;
- Visitors to our websites;
- Individuals who contact us with a query, concern or complaint;
- Individuals who request information from us.

#### 1. WHO is responsible for looking after your personal data?

RedArc are a subsidiary of Howden Broking Group Limited ("HBGL"), and are the Data Controller. We are registered in England under company number 03507147. Our registered office address is One Creechurch Place, London EC3A 5AF. We are registered with the Information Commissioner's Office (ICO) under registration Z6430011.

#### 2. WHAT personal data do we collect?

We collect your personal data and use it in different ways depending on how you interact with us. This can include information we receive from insurers, employers or membership organisations where they have made our services available to you, and where they have established a lawful basis for providing us with that information. Depending on your relationship with us, we may hold the following types of personal data about you:

- **Identity and contact data:** for example, your name, date of birth, postal address, telephone number and e-mail address.
- **Location data:** for example, your postal or IP address
- **Correspondence data:** for example, copies of letters and e-mails we send you or you send to us, and notes or call recordings of any telephone conversations.



- **Internet data:** for example, information collected by cookies and other online technologies such as Google Analytics, as you use our website or contact us by online methods.

### **Special Category Data**

Certain types of information are known as “special category data” under data protection law, and receive additional protection due to their sensitivity, for example information that reveals your health or medical conditions. We will only collect this information where it is necessary in order to deliver the services we have agreed to provide, and where we have a legal basis for doing so. This is explained further in the following section.

### **3. What PURPOSES do we use your personal data for and what is our LEGAL BASIS?**

Under data protection law, we are required to establish a legal basis to use your personal data. We use your information for the following lawful reasons:

- **To enter into or perform a contract:** for example to administer a service we have agreed to provide to you, to answer any queries you may have in relation to this, or to action your requests;
- **To comply with a legal obligation:** for example to fulfil your data rights under data privacy laws, handle complaints about data privacy or our services, and to comply with other legal requirements around record-keeping;
- **For our legitimate business interests:** for example to monitor and improve our business and our products and services, and to demonstrate compliance with applicable laws and regulations. Where we rely on this legal basis, we assess our business needs to ensure they are proportionate and do not affect your rights. In some instances, you also have the right to object to this kind of use. For more information on your data rights, please see section 8 of this Policy;
- **With your consent:** for example when you consent to us sharing your personal data as part of a referral to a specialist. You can withdraw your consent at any time, for more information please visit the “Your data rights” section of this Policy. Please note we do not carry out marketing activity, whether based on your consent or otherwise;
- **To protect vital interests:** in extreme or unusual circumstances, we may need to use your information to protect your life or the lives of others.

### **Special Category Data**

The processing of special category data, such as health data, requires an additional legal basis to the grounds set out above. This additional legal basis will typically be:

- your explicit consent;
- an insurance specific exemption provided under the UK Data Protection Act 2018’s list of substantial public interest conditions, where the processing is necessary to administer a claim under an insurance contract, or to exercise a right or comply with an obligation arising from an insurance contract; or
- the provision of healthcare or treatment.

**PLEASE NOTE** – Where the legal basis of our processing will be your explicit consent, for example if you consent to us sharing details of a health condition with a specialist to provide you with further support, documentation that you need to complete will include a provision where you can indicate that consent. You may withdraw your consent to such processing at any time, however you should be aware that if you choose to do so we may be unable to continue to provide our services to you.



#### **4. Who do we SHARE your personal data with?**

Where applicable, we share your personal data with the following types of third parties when we have a valid reason to do so:

- Sub-contractors and third parties who we engage with to provide you with private consultations, counselling, therapy, or to purchase specialist equipment required to help us provide the service to you;
- Service Providers who help manage our IT and back office systems.

We may also provide the data or information you disclose to us to other third parties, but only in an anonymised and/or aggregated format where necessary, to support statistical analysis and for business development. Please note that in this instance it will not be possible to identify you.

#### **5. International Transfers**

For business purposes, or where required by Law or Regulation, we may need to transfer, or allow access to, your personal data to parties based overseas. Where we do this, we will ensure that your information is transferred in accordance with the applicable Data Protection requirements.

If the Data Protection laws of the country where we transfer your data are not recognised as being equivalent to those in the UK, we will ensure that the recipient enters into a formal legal agreement that reflects the standards required.

You have the right to ask us for more information about the safeguards we have put in place as mentioned above. Contact us as set out in Section 9 if you would like further information or to request a copy where the safeguard is documented (which may be redacted to ensure confidentiality).

#### **6. Automated Decision Making and Profiling**

Please note we do not undertake any automated decision-making or profiling with your personal data.

#### **7. How long do we keep your personal data?**

We will retain your personal data for as long as is reasonably necessary for the purposes listed in Section 3 of this Policy. In most cases this will be for eight (8) years following the end of your relationship with us as a RedArc patient. In some circumstances, however, we may retain your personal data for longer periods of time where we are required to do so in accordance with legal or regulatory requirements.

We maintain a data retention policy which we apply to records in our care. Where your personal data is no longer required we will ensure it is either securely deleted or stored in a way which means it will no longer be used by the business. You can request a copy by contacting us on the details shown in Section 9 of this Policy.

#### **8. What are your rights?**

Data protection law gives you rights relating to your personal data. This section gives you an overview of these and how they relate to the information you give us. The UK supervisory authority for data rights, the Information Commissioner's Office (ICO), has also published detailed information about your rights on their website: [www.ico.org.uk](http://www.ico.org.uk). Please refer to Section 9 of this Policy for details on how to exercise these rights with us.



- **Your right of access**

You have a right to request copies of the personal data we hold on you, along with meaningful information on how it is used and who we share it with.

This right always applies, but there are some instances where we may not be able to provide you with all the information we hold. If this is the case, we will confirm why we are unable to provide it - unless there is a valid legal reason that means we cannot let you know why.

- **Your right to rectification**

If personal data we hold is inaccurate or incomplete, and this has an impact on the way we are using your data, you have the right to have any inaccuracies corrected and for any incomplete data to be completed.

If you ask us to rectify your personal data, we will either confirm to you that this has been done, or if there is a valid reason that this cannot be done, we will let you know why.

- **Your right to erasure (the right to “be forgotten”)**

You have the right to request that your personal data is erased in certain circumstances.

If you ask us to erase your personal data, we will either confirm to you that this has been done, or if we are unable to delete it, let you know why and also inform you how long we will hold it for. For more information, see Section 7 of this Policy.

- **Your right to restrict processing**

You can ask us to restrict the use of your personal data in certain circumstances. If you ask us to restrict the use of your personal data, we will either confirm to you that this has been done, or if we are unable to restrict it, we will inform you why.

- **Your right to object to direct marketing**

Please note that we do not carry out marketing activity and by default you will be opted out of receiving any marketing communication should this change in the future.

- **Your right to challenge our legitimate interests**

You can challenge the use of your personal data where we use a legitimate business interest as a legal basis to process your information. You can find more information on when we use this legal basis in section 3 of this Policy.

If you do so, we will either confirm to you that the processing has stopped, or there is a valid reason for the processing to continue, we will inform you why.

- **Your right to object to the use of your information for statistical purposes**

You can object to us using your personal data for statistical purposes in some instances. If you do so, we will either confirm to you that the processing has stopped, or there is a valid reason for the processing to continue, we will inform you why.



- **Your right to data portability**

In certain circumstances, you have the right to request that your personal data be compiled into a common, machine readable format and either provided directly to you or sent by us to a third-party you nominate. If you request this, we will either act upon your instruction and confirm to you that we have done so, or if there is a valid reason that this cannot be done, we will tell you why.

- **Your right to complain**

If you are unhappy with how we have used your personal data or if you believe we have failed to fulfil your data rights, you have the right to complain to us using the details shown in Section 9 of this Policy

If you remain unhappy with our response you may raise a complaint with the ICO who can be contacted using the following details:

<b>Telephone</b>	0303 123 1113
<b>E-mail</b>	casework@ico.org.uk
<b>Address</b>	The ICO, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

## 9. How you can contact us

We take data privacy seriously and your opinion matters to us. If you want to contact us to exercise a data subject right, our business contact details are:

<b>Telephone:</b>	01244 625180
<b>E-mail:</b>	enquiries@redarc.co.uk

Alternatively the contact details of our Data Protection Officer are:

<b>Name:</b>	Owen Davies
<b>Address:</b>	One Creechurch Place, London EC3A 5AF
<b>Telephone:</b>	020 3327 5700
<b>E-mail:</b>	dpo@howdengroup.com

If choosing to exercise a data subject right, please note the following:

- We take the confidentiality of all records containing personal data seriously, and reserve the right to ask you for proof of your identity if you make a request.
- We will not ask for a fee to exercise any of your rights in relation to your personal data, unless your request for access to information is unfounded, repetitive or excessive, in which case we will charge a reasonable amount in the circumstances. We will let you know of any charges before completing your request.
- We aim to respond to any valid requests within one month unless it is particularly complicated or you have made several requests, in which case we aim to respond within three months. We will let you know if we are going to take longer than one month. We might ask you if you can help by telling us what exactly you want to receive or are concerned about. This will help us to action your request more quickly.
- Local laws, including in the UK, provide for additional exemptions, in particular to the right of access, whereby personal data can be withheld from you in certain circumstances, for example where it is subject to legal privilege.
- We do not have to comply with a request where it would adversely affect the rights and freedoms of other data subjects.