

Privacy Policy & Website Data Protection Policy

We respect your privacy and are committed to protecting the Personal Information we hold about you. This policy sets out the basis on which we will process any personal data we collect about you, how we collect it, the measures we take to keep your data secure and the uses and disclosure we make of it.

“Personal Information” means information that relates to an individual who can be identified from that information or from that and other information which is held by or is likely to be held by Us.

Premium Wise Insurance Brokers Limited (“We” or “Us”) are a Private Limited Company with our registered office based at Nightingale House, 1-3 Brighton Road, Crawley, West Sussex, RH10 6AE. Company registration number 06804959. Our principal activities are that of insurance agents and brokers and we are regulated to provide products and services to Commercial and Retail (non-investment Insurance) customers.

By using our website, you indicate that you accept our Website Terms of Use pwibl.com/terms-of-use/ and that you agree to abide by them. If you do not agree to these terms of use, please refrain from using our site.

The following Policy Statement best describes our policy and practices with regard to the processing of Personal Information on our website. Our privacy policy covers us and our website.

It is our policy to take all necessary steps to ensure that Personal Information held by Us is processed fairly and lawfully. We will take all necessary steps to implement this policy. All our employees and data processors with access to Personal Information are obliged to respect the confidentiality of your Personal Information.

The Information We Collect

This notice applies to all information collected or submitted on the www.Premiumwise.co.uk website. On some pages, you may be able to order products, make requests, and register to receive materials.

The types of information collected at these pages may include:

- Name
- Contact information
- Location
- Communications between You and Us

Our site uses cookies (small text files placed on your device) and other technologies so that we, and our partners, can remember you and understand how you use our site. Future use of this site will be considered consent.

The Way We Use Information

We may collect Personal Information that you volunteer whilst using the website. This information is used by Us to provide information relating to the enquiry you submitted or quote requested, or if you have applied for a job vacancy with Us, and

will not be used for any other purpose than for transactions or employment with Us without your permission.

The information we collect from you may be used in one or more of the following ways:

- For the purposes of providing general insurance services
- To notify you about changes to our service
- To safe-guard against fraud and money laundering
- To send periodic emails to the email address you provide, to send you information and updates pertaining to your enquiry.
- In addition we may send you occasional company news, updates, related product or service information, only if you have opted to receive such information.

NOTE: If at any time you would like to unsubscribe from receiving future emails, we will include unsubscribe instructions at the bottom of our direct marketing communications. You can also use the Contact Us form to opt-out from future communications from Us.

Your information will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product(s) requested. We will retain your data for as long as We need it to satisfy your requirements and our legal obligations or until you request Us to delete it.

It is our policy to ensure that all relevant statutory requirements are complied with, including the eight Data Protection Principles contained in the Data Protection Act 1998 (“the Act”), and to monitor our internal procedures periodically to ensure we are compliant.

You can access and browse our website without disclosing Personal Information.

Disclosure of Your Personal Data

We may disclose your Personal Information to third parties involved in providing products or services to Us, or to service providers who perform services on our behalf.

These include:

- Our Business Partners (i.e. Appointed Representatives/Introducer Appointed Representatives, insurers.)
- Re-insurers
- Other insurance intermediaries
- Insurance reference bureaus
- Solicitors/barristers
- Accountants
- Regulatory authorities and
- Other authorities that may be may be required for the purpose of addressing your needs, or for legal requirements.

Our Commitment to Data Security

We take cyber security seriously and our systems are subject to ongoing monitoring. Any online interactions with us may be collected and may be disclosed to third party service providers for information assurance and statistical analysis.

Should We experience a data breach, we will notify you of the extent and any implications to you.

Your Rights

You have the right to ask us not to process your Personal Information for marketing purposes. You may also relinquish your consent to us to use your personal data, whereupon your data will be deleted by US and we will advise third parties to do the same.

Our site may, from time to time, contain links to and from the websites of other companies. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any Personal Information to these websites.

Access to Information

You have the right to access any Personal Information we hold about you free of charge. Your right of access can be exercised in accordance with the Act. Any access requested which is considered to be manifestly unfounded or excessive may be subject to a fee to meet our costs in providing you with those details.

If you believe that any information we are holding about you is incorrect or incomplete, please use the Contact Us form to advise Us as soon as possible. We will promptly correct any information found to be incorrect and we will advise third parties to do the same.

Email Disclaimer

Email is not guaranteed to be a 100% secure means of transmitting information. By dealing with Us via email, or if you ask Us to email documents to you, you are providing your informed consent to Us sending you messages and documentation via email. We will send you marketing communications via email if you provide your consent for Us to do so.

The content of emails and any attachments are strictly confidential and intended solely for the attention and use of the named addressee. If you are not the addressee you are not authorised to disclose, copy, distribute, or retain this message without our prior written authorisation. If received in error, please contact Us, quoting the name of the sender. Although this email and attachments are believed to be free of virus, or any other defect which might affect any computer or IT system into which they are received and opened, it is the responsibility of the recipient to ensure that they are virus free and no responsibility is accepted by Us for any loss or damage arising in any way from receipt or use thereof.

Complaints

Should you wish to log a complaint in respect of the way in which your data is handled by Us, you have the right to complain to the Information Commissioners Office (ICO). The ICO helpline number is 0303 123 1113 or you can consult their website at <https://ico.org.uk/concerns>

We keep our privacy notice under regular review. This Privacy Policy was last updated in April 2018.

File name: PremiumWise Insurance Brokers Ltd

Privacy Policy April 2018

Duty of Disclosure

We will provide you with a quotation based on the information you provide to us. It is essential that all information and answers you give are true and accurate as undisclosed information could invalidate any insurance subsequently arranged. This could lead to claims not being met.

If you are in any doubt as to the relevance or accuracy of the information you provide, you must discuss this with us.

Complaints Procedure

We strive to give a first class service. If you are not satisfied, we would like to know and to do all we can to correct the position. Initially please contact us and we will endeavour to resolve matters to your satisfaction. If after 8 weeks you feel the complaint remains unresolved, you may be entitled to refer it to the Financial Ombudsman Service.

Governing Law and Jurisdiction

Policies shall be interpreted under, governed by and construed in accordance with the laws of England.

Data Protection

Premium Wise Insurance Brokers Ltd. is licensed by the Information Commissioner as a data processor and controller. We adhere to the principles of the Data Protection Act and will use any available data solely for the purpose intended. You also have the right to request a copy of all the personal information we hold about you. To do this, simply write to us at the following address enclosing a cheque for £10.00 payable to Premium Wise Insurance Brokers Ltd. to cover our administrative costs in dealing with your request:-

Premium Wise Insurance Brokers Ltd
Nightingale House
1-3 Brighton Road
Crawley
West Sussex
RH10 6AE

We will take all reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you.

Records and Documents

We treat all client records as confidential.

Personal information, including information of a sensitive nature, provided by clients may be retained on manual and/or computer records and/or by other means and will not be disclosed to other parties except to our Auditors and any other organisation allowed access under Statute or exercising their legal entitlement to such access. You are entitled to a copy of such information and where appropriate to have such data corrected or erased.

Log Files

We gather user IP addresses when clients and their employees use our service and web site. We use IP addresses to help diagnose possible service interruptions and administer our service and web site. We also use IP addresses to analyse trends, administer the site, track user's movement, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information.

Cookies

Cookies are small files created by web sites to identify users. Cookies may be used by linked sites to manage each user interaction to ensure proper identification of the user. If you choose to, you can set your web browser to reject cookies from our service. However, rejecting cookies from our service may prevent your use of our service.

Exceptions

Except as described above, we will not otherwise use or disclose any personally identifiable client information, except to the extent reasonably necessary: -

- To correct technical problems and to technically process your information
- To protect the security and integrity of the web site and our service
- To protect our rights and property and the rights and property of others
- To take precautions against liability
- To respond to claims that your information violates the rights or interests of third parties

- To the extent required by law or to respond to judicial process or
- To the extent permitted under other provisions of law, to provide information to law enforcement agencies or for an investigation on a matter related to public safety, as applicable

You understand and agree that technical processing of your information is and may be required (a) to send and receive messages in your use of the Service; (b) to conform to the technical requirements of connecting networks; (c) to conform to the limitations of our Service; and (d) to conform to other, similar technical requirements.

General Information

Links to Other Web sites

Our web site contains links to other web sites. We are not responsible for the privacy practices or the content of other Web Sites.

Security

Our web site uses firewall technology as a standard Internet security measure to prevent the loss, misuse and alteration of the information under our control. Our web servers are located in a high security and high availability co-location facility professionally managed by a third party. The servers that we store personally identifiable information on are kept in a secure environment.

This website takes every precaution to protect our users' information. When users submit sensitive information via the website, your information is protected both online and off-line.

We do everything in our power to protect user-information off-line. Only employees who need the information to perform a specific task are granted access to personally identifiable information.

Notification Of Changes

If we decide to change our Privacy Policy, we will post those changes on our web site so our users are always aware of what information we collect, use and disclose. If at any point we decide to use or disclose information we have collected in a manner different from that stated at the time it was collected, we will notify our clients by way of e-mail.

Contact Information

If you have any questions about this privacy policy or the practices of this web site please contact: -

Premium Wise Insurance Brokers Ltd
Nightingale House
1-3 Brighton Road
Crawley
West Sussex
RH10 6AE

