

PRIVACY NOTICE

1 Introduction

The Mason Owen insurance group comprises Mason Owen Financial Services Ltd (MOFS) and its subsidiary Mason Owen Financial Services (Wirral) Ltd (MOFSW). Business Insurance Services and/or BIS are Trading Styles of both MOFS and MOFSW.

This notice describes how MOFS and MOFSW (collectively MOFS) as a data controller, collects, uses, shares and retains the personal information you provide and informs you about your choices regarding use, access and correction of your personal information. MOFS is committed to ensuring that any personal data it receives is protected and handled in accordance with applicable data protection laws. For the purposes of this Privacy Notice, references to “we”, “us” or “our” shall refer to MOFS.

2 Who we are

MOFS is an insurance broking group whose Registered Office and head office is 7th Floor, 20 Chapel Street, Liverpool, L3 9AG.

3 What personal information we process about you

The personal information we hold is restricted to information that will be used to arrange an insurance contract and any associated services. This could include names, addresses, contact details, medical information or details of criminal convictions. All personal information about you will be treated as private and confidential.

4 Why we collect your personal information and the lawful basis for processing

Purposes for which we process your personal data	The lawful basis on which we can do this
Providing quotations, arranging and administering insurance policies	Necessary for the performance of insurance contracts
Arranging Premium Finance / Consumer Credit	Necessary for the performance of a credit agreement
Provision of information on products and services (marketing)	Our legitimate interests in operating our business or your explicit consent
To notify you of changes in 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
Statistical analysis	Our legitimate interests – to refine and enhance the products and pricing we can offer
To make automated decisions, automated profiling and fraud detection	This is necessary for the performance of some insurance contracts
In the interests of security and to improve our service, telephone calls may be monitored and/or recorded	Our legitimate interests in operating our business

5 Who we are sharing your data with

This may involve disclosure of information about you to any Government body which may include, but is not restricted to the following:-

The Financial Conduct Authority (FCA)
The Financial Ombudsman Service (FOS)
The Financial Services Compensation Scheme (FSCS)
The National Criminal Intelligence Service (NCIS)
The Motor Insurers Information Centre (MIIC)
Employers Liability Tracing Office (ELTO)

Your information will be disclosed to Insurers and in some cases other Brokers in order to arrange your insurance, some of whom will store your data outside the EEA. These parties may pass your data to Government or Regulatory bodies to satisfy their own legal obligations and also to credit reference and other agencies with a view to mitigating insurance fraud and to comply with international financial sanctions legislation. They may also pass your data to other Insurers or Reinsurers, their own advisors, Loss Adjusters or trade associations to ensure regulatory compliance.

Your data will be passed to third parties in order to confirm the identity of you and/or the Firm we are being asked to represent in order to mitigate fraud and to ensure that we comply with international sanctions legislation.

We may also disclose information about you to any other party with an interest in or which is involved in arranging or providing information in order to assist in arranging your insurance.

We will not disclose any information to any third party who does not have an interest in your insurance without your prior consent, unless the disclosure relates to a matter mentioned elsewhere in this notice.

We may use the information we hold about you to provide you with information about other products and services that we offer and that we feel may be appropriate to you and are relevant in ensuring we carry out our professional duty to you in arranging adequate insurance cover.

We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment record with us.

The data we use for the purposes of arranging your insurance will not be sold on to any other third parties.

6 How long we keep your data

We will retain your personal information for as long as is reasonably necessary to fulfil the relevant purposes set out in this Privacy Notice. The retention period will primarily be determined by relevant legal and regulatory obligation and/or duration of our business relationship with you, your employer or another associated party. We maintain and update regularly our data retention policy with a detailed retention schedule. We will securely delete or erase your personal information if there is no valid business reason for retaining your data. In exceptional circumstances, we may retain your personal information for longer periods of time if we reasonably believe there is a prospect of litigation, in the event of any complaints or there is another valid business reason the data will be needed in the future.

7 Your rights

You have certain rights as an individual which you can exercise in relation to the information we hold about you. If you make a request to exercise any of your rights we reserve the right to ask you for a proof of your identity. We aim to acknowledge your request as soon as possible and will address your query within one month from your request.

You have the following rights:

- The right to access
- The right to rectification
- The right to erasure
- The right to restriction of processing
- The right to data portability
- The right to object
- The right to withdraw consent
- The right to lodge a complaint with a supervisory authority

8 Contact details of the Data Protection Officer

If you have any questions relating to data protection that you believe we will be able to answer, please contact our Data Protection Officer:

Andrew Gibbons ACII
Managing Director
Mason Owen Financial Services Ltd
7th Floor
20 Chapel Street
Liverpool
L3 9AG

Email: mail@mofs.co.uk

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