

PORTICUS INSURANCE CONSULTANTS LIMITED

PRIVACY POLICY

Introduction

Porticus Insurance Consultants Limited is committed to ensuring that your privacy is protected. This policy explains why we collect and how we use your personal information, the conditions under which we may share it with others and what security measures are in place to keep it secure. We may change this policy from time to time so please check this page occasionally to ensure that you are content with any changes.

If you have any questions about this Policy and our privacy practices please contact us by email to mail@porticusinsurance.com or by writing to Porticus Insurance Consultants Limited, Unit 3 Turnham Green Terrace Mews, London, W4 1QU or call us on 020 8400 2799.

Who are we?

Porticus Insurance Consultants Limited is an independent insurance intermediary who acts as your agent and accepts responsibility for arranging your insurance. Our address is Unit 3 Turnham Green Terrace Mews, Turnham Green Terrace, London, W4 1QU. We are authorised and regulated by the Financial Conduct Authority (FCA). Our permitted business is advising on and arranging general insurance products and acting as a credit broker in instances where you pay for your insurance premium by instalment. Our FCA register number is 301072. This can be checked by visiting <https://register.fca.org.uk/>

How do we collect personal information from you?

When you ask for a quotation from us we need to know your name, address, email address, telephone number and other relevant risk information. This enables us to input your data into our quotation system to provide a premium. If you accept the quotation we establish a policy and undertake policy administration and renewal processing on your behalf. Your data can be delivered by telephone, by email or by post and will be stored in hard copy at our office and on our IT systems.

What type of information is collected from you?

The personal information we collect will include your name, address, email address, date of birth, telephone number as well as details of the risk that you wish to insure. If you pay for your premium by debit or credit card your card information will not be stored by us but may be stored by third party payment processors who specialise in secure payment processing of debit and credit.

How is your information used?

- To provide an insurance quotation
- To establish an insurance policy
- To carry out our contractual obligations
- To seek feedback on our service
- To notify you of important updates and changes to our products and services
- To offer other relevant insurance products with your consent
- To provide newsletters and communications that may be of interest

We review our data retention periods for personal information on a regular basis. We are required contractually or by our industry standards to retain some information for specified periods and will retain your personal information on our systems for as long as is necessary or as set out in any relevant contract.

Who has access to your information?

We will not share or sell your information to Third Parties for marketing purposes.

We will share your personal information with Insurers with whom we have sought a quotation or an insurance contract on your behalf. We would advise you that our insurance providers exchange information with other Third Parties to help them check and verify the information provided and also to prevent fraudulent applications and claims. This includes the Claims and Underwriting Exchange, the Electoral Roll and HM Treasury Sanctions list. For some of our underwriting processes it is normal to make checks with a licensed credit reference agency and a record of this search will be kept.

We will share your data with Third Party Service Providers and Agents for the purpose of completing processing tasks. This will include premium transactions, claims services and other services such as legal advice, emergency call out and breakdown services.

How long do we keep your data?

Your personal data will be held for not less than is necessary to meet statutory or regulatory requirements or to administer your policy. For most general insurance policies this will be 7 years.

How can you update or remove your data?

Your right to access of (and rectification of) your personal data is very important to us. If any of the information we hold is inaccurate or out of

date please contact us by email at mail@porticusinsurance.com or call us on 020 8400 2799. You have the right to ask for a copy of the data we hold on our system in respect of your personal information. If you require a copy please contact us using the details above. If we no longer have a contractual or legal obligation to retain your data you have the right to have your data erased.

Links to other web sites

Our website contains links to other websites run by our insurance associates. This privacy policy only applies to our web site and we cannot be responsible for the privacy policies and practices of our associated organisations and recommend that you check their privacy policies.

Cookies

A cookie is a small file which asks permission to be placed on your computer hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Overall, cookies help us provide you with a better website and service, by enabling us to monitor which pages you find useful and which you do not. A cookie does not give us access to your computer or any information about you, other than the data you choose to share with us. You can choose to accept or decline cookies. Most web browsers automatically accept cookies but you can usually modify your browser setting to decline cookies if you prefer.

Google Analytics

This website uses Google Analytics, a web analytics service provided by Google, Inc. (Google). Google Analytics uses cookies, which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.