



MEDICAL RISK SERVICES LIMITED

ViewPoint | Basing View | Basingstoke | Hampshire | RG21 4RG
T – 0333 207 0744 | F – 0333 207 0745 | www.medicalriskservices.co.uk

Privacy Policy

Last updated: (16th May 2018)

We are the data controller and processor of any personal information you provide to us. This means that we are responsible for complying with data protection laws. This privacy policy describes what personal information we may collect from you, why we use your personal information and ways in which we use it.

By providing your personal information to us, you acknowledge that we may use it in the ways set out in this privacy policy. We may provide you with further notices highlighting certain uses we wish to make of your personal information.

From time to time we may need to make changes to this privacy policy, for example, as the result of government regulation, new technologies, or other developments in data protection laws or privacy generally.

Who we are?

Medical Risk Services Limited (MRSL) is an insurance services and brokerage business, based in Hampshire. MRSL have a registered office at ViewPoint, Basing View, Basingstoke, Hampshire, RG21 4RG and the company registration number is 06530345.

How the law protects you?

Data protection laws state that we are only able to process personal data if we have valid reasons to do so. The basis for processing your personal data includes, but is not limited to your consent, performance of a contract, to enable billing and remittance and to contact you for customer service purposes.

How do we collect personal data from you?

We receive information about you;

- If you contact us face-to-face, by telephone, by email, or otherwise in respect of any of our products and services or during the purchasing of any such product.
- From third parties to verify your identity and the accuracy of the information you have provided.
- From publicly available sources including but not limited to internet search engines, public records and registers and social media (e.g. LinkedIn and Twitter)
- From people working on our behalf, whether as a paid consultant or on our boards.



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What type of data do we collect from you?

The personal data that we may collect from you includes your name, DOB, address, email address, phone numbers, medical history, claims history.

We also retain records of your queries and correspondence, in the event you contact us.

We merely process such data on your behalf, and you are responsible for any applicable legal requirements in respect of the data you provide.

How do we use your data?

We use information about you in the following ways:

- to provide you with products and services;
- to comply with our contractual obligations;
- to help us identify you (Know Your Client);
- to provide customer care, including responding to your requests if you contact us with a query;
- to administer accounts, process payments and keep track of billing and payments;
- to detect fraud and confirm the information you have provided;
- to provide you with information about products or services that you request from us or which we feel may interest you, where you have consented to be contacted for such purposes; and
- to inform you of service and price changes.

Retention periods

We shall retain your data only for as long as necessary in accordance with applicable laws.

If we have provided you with a quote but the quote is not accepted we may keep your data for up to 1 year. If a policy is taken out we will keep your data for 3 years from the end date of your policy.

How we protect your personal information

MRSL is committed to keeping your personal information secure. We keep your personal information on a secure server and have appropriate security measures in place in our offices.

Whilst we strive to protect your personal information, due to the nature of the internet we cannot guarantee the security of any information you transmit to us. With this in mind, any transmission is at your own risk and we urge you to take every precaution to protect your personal information while you are online.

Who has access to your personal data?

We may disclose your personal information to the third parties listed below for the purposes described in this privacy policy. You can contact us for details of specific disclosures made in



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respect of your personal information. The third parties listed below will only use your personal information under our strict instruction and are under an obligation to ensure appropriate security measures are in place.

- Insurers;
- Reinsurers;
- Professional advisors including auditors, solicitors, tax advisors;
- IT service providers;
- Government departments;
- Regulators (including the Financial Conduct Authority)

Your rights

The right to access your personal information

Subject to any relevant exemptions, you are entitled to see a copy of the personal information we hold about you and to request details of how we use your personal information including any disclosures made. To exercise your rights to access your personal information, please contact us. There will not usually be a charge for dealing with these requests.

Your personal information will usually be provided to you in writing, unless otherwise requested, or where you have made the request by electronic means, in which case your personal information will be provided to you by electronic means where possible.

The right to rectification

We take reasonable steps to ensure that the personal information we hold about you is reliable and as accurate and complete as is necessary for its intended use but you are entitled to ask us to update or amend any inaccuracies in the personal information that we hold about you. To request us to update or amend any personal information we hold about you, please contact us.

Other rights

Under certain conditions, you may also have the right to require us to:

- delete any personal information that we no longer have a legal ground to rely on;
- where processing is based on consent, to withdraw your consent so that we stop that particular processing;
- object to any processing based on the legal ground of legitimate interests unless our reason for undertaking that processing outweighs any prejudice to your data protection rights;
- provide you or another provider with a copy of your personal information that you provided us with; and
- restrict how we use your personal information whilst a complaint is being investigated.

If you contact us to exercise any of these rights we will confirm your right to do so and respond in most cases within 30 days.



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Data Breach

In the event of a data breach, we shall ensure that our obligations under applicable data protection laws are complied with where necessary.

Please e-mail any questions or comments you have about privacy to us at Customer.Services@medicalriskservices.co.uk

Complaints

If you wish to make a complaint, please address it to our compliance officer, Roger Houston (Director) at:

Roger.Houston@medicalriskservices.co.uk

Telephone: 0333 207 0744

You have the right to make a complaint about how MRSL processes your personal data to the Information Commissioner whose details are:

<https://ico.org.uk/concerns/>

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: 0303 123 1113