

Privacy Policy

Your privacy is important to R H Hughes Insurance Services and we are committed to respect and protect your privacy and your personal information.

The following describes our policies for collecting, protecting, and disclosing your personal information and how we comply with relevant legislation including the Data Protection Act 2018 and the EU General Data Protection Regulation.

Who we are

R H Hughes Insurance Services is a general insurance intermediary specialising in providing tailored insurance for customers with a choice of insurers.

We are classed as a Data Controller which means we are responsible for deciding how your personal data will be processed.

Information we collect

We collect your personal information and use it in the following ways:-

Servicing Your Insurance:

We collect and use your personal information to provide an insurance quotation and to arrange and administer your insurance.

This information may also include sensitive (special category) data such as your medical history and conditions which we can collect for insurance purposes without your specific consent as it is required to provide you with a quotation and/or arrange your insurance.

If you give us information about another person in doing so you are confirming that you have their permission to do so and that we may use their personal data in the same way as we will use yours. We will only use this information to provide you with the service that you signed-up for.

When your insurance is due to expire we will contact you by telephone, letter and/or email to remind you to renew the policy.

In certain instances, we may request data from you, e.g. in the form of a customer survey, to better understand how the insurance is used and our service could be improved. We would always inform you if this information is to be shared with a third party, and you would have the choice to participate or not. All data would be anonymised.

Marketing:

We do not actively market our customers, however we may use the information we hold in order to offer products and services which relate to your insurance policy and enhance or add to the cover you have requested.

We will not share your information with any other third parties and we always provide you with the means to opt-out of receiving this material.

We will not sell or trade your information or your personal data to other companies without your explicit consent.

Information we share - with insurers and underwriters

Your information will be shared with insurers, underwriters and other companies for the purpose of arranging and administering your insurance. Your information may be disclosed to regulatory bodies for monitoring or enforcing insurance rules and regulations.

To prevent and detect fraud we and the insurer may share information with other organisations and public bodies including the police.

Your rights

- You have the following rights in respect of your personal information:-
- To know how we will process your personal data (this notice);
- To have a copy of your data that we hold (normally free of charge);
- To have the data corrected if it is inaccurate or incomplete;
- To have the data deleted if there is no compelling reason for us to continue to process it;
- To ask us to stop processing your data in certain circumstances;
- To ask us to provide your personal information in a portable format so that you can reuse your data across different services (this is subject to certain conditions); and

Complaints

If you have a complaint about how we use your personal information please contact us at the address below.

You also have the right to lodge a complaint with the Information Commissioner's office at any time.

Retention Policy

We will only retain data for as long as is necessary and in line with our data retention policy. In most cases this will be a maximum of 7 years from the expiry of an insurance contract.

Email security

If you contact us by email you should be aware that emails are not secure unless they have been encrypted. We cannot accept any responsibility for the unauthorised access to your data that is beyond our control.

R H Hughes Insurance Services
62 Conway Road
Colwyn Bay
Conwy LL29 7LD
Tel: 01492 530195
Email: rhhughes-insurance.co.uk