

## DATA PROTECTION NOTICE FOR INSUREDS

### Who is responsible for your personal information?

Liberty Managing Agency Limited, for and on behalf of the Underwriting Members of Lloyd's Syndicate 4472 and/or Liberty Mutual Insurance Europe Limited and/or Liberty Specialty Markets Europe S.a.r.L, trading as Liberty Specialty Markets ("Liberty" "we", "our", or "us") are the data controllers for personal information held by it about you for the purposes of the Data Protection Act 1998 or similar provision applying in any amending or replacing legislation. You should show this notice to anyone who may also be covered by your insurance policy with us.

"You" shall include, as relevant, individual insured customers (including prospective customers) such as sole traders, a company's owners, directors, partners and/or any individual who may be covered by an insurance policy with Liberty.

### What details do we collect and why?

We will use the information you provide or we collect to manage and handle your insurance queries, applications and any policy and related claims. This includes underwriting and handling claims with help from other Liberty Mutual Insurance Group companies. To provide you with products and services, we hold information in our data systems or it is held by our agents or subcontractors or by other Liberty Mutual Insurance Group companies. We may use your personal information for our business processes and activities including analysis, review, planning and business transactions, dealing with insurance and/or legal claims; and for compliance with our legal and regulatory obligations.

### Sensitive details

We may need to collect sensitive personal information (such as information about physical or mental health or medical conditions, criminal and/or motor convictions and pending proceedings, and bankruptcy/debt details) about you and others named on the insurance policy and third parties involved in a claim. By going ahead with a Liberty insurance policy or by giving us your personal information including sensitive personal information you will be agreeing to us, our agents, other insurers and the other persons who we describe in this notice processing this information including sensitive personal information for all purposes as are relevant to your relationship with Liberty. Before you provide information about others, you should make sure they are aware of how we will use their information and have given their permission.

### Credit reference checks and fraud prevention, anti-money laundering and counter terrorism financing checks

We may check the information you provide against other information available to the public (such as on the electoral roll and court judgments, bankruptcy or repossession and other insurance industry databases, and this may involve carrying out bankruptcy/judgment debt checks, fraud prevention, anti-money laundering and counter terrorism financing checks, subject to data protection law and with your consent if required). Subject to data protection law, we may share information with others as set out below. We may use this information in order to help with risk and credit assessment and decisions, to comply with our legal and regulatory obligations and other Liberty Mutual Insurance Group companies may do the same for their own compliance purposes.

Legal and regulatory requirements applicable to the Liberty Mutual Insurance Group companies and their personnel, and our compliance procedures, require us to undertake due diligence and screening on the business that we underwrite to ensure that we are complying with the international fight against terrorism and other criminal activities. We may use your information for these purposes and may share it with Liberty Mutual Insurance Group Company in the USA.

### Statistics

We may amend the personal information so that you cannot be identified from the data either by itself or when combined with any other data we hold. That data will then not be subject to this notice or data protection law. We may use it for insurance administration purposes including analysis of trends, carrying out actuarial work, planning service delivery, risk assessment and costs and charges.

## **What details do we share, who with and why?**

We may share information about you and your claims history with:

- our reinsurers, agents, loss adjusters and other service providers;
- other insurers, either directly or through people acting for us and them (such as loss adjusters or private investigators);
- other Liberty Mutual Insurance Group companies (both inside and outside the European Economic Area (“EEA”), their reinsurers, agents, loss adjusters and other service providers; and/or
- any agent or representative acting for you.

Your personal information may be transferred to the persons/organisations listed above for the following purposes: analysing your insurance needs, providing estimates and quotes for your Policy, carrying out any of our obligations under your Policy, claims handling, resolving any queries or issues that may arise under Your Policy and also for any other strategic and operational purposes such as, for example, purchasing reinsurance and managing our business.

We may also transfer your personal information to the police, other law-enforcement agencies, government agencies or regulatory authorities, and any other person or organisation to comply with insurance law or where necessary to perform any insurance contract with you, for the purposes of fraud protection, credit risk reduction, law enforcement or the administration of justice, in order to protect ourselves from risk or to ensure regulatory compliance or good governance.

Where such persons/organisations are located outside of the EEA, this may involve the transfer of your personal information outside of the EEA. Countries outside of the EEA may not have a similar standard of data protection laws to the UK; however, we will require your personal information to be protected to at least UK standards. You have the right to object to the transfer of your personal information to third parties set out above that are located outside of the EEA by contacting us on the details provided at the end of this Notice. If you do not provide requested personal information or object to it being transferred in the manner detailed above and your objection is upheld, Liberty or other relevant third parties may not be able to provide the appropriate type or level of services you require.

We may search and exchange information with the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us check information and to prevent fraudulent claims.

## **Objecting to processing; accessing, correcting and obtaining copies of your personal information and contacting us**

You may object to the processing of your personal information in accordance with this notice, but please note that this may result in our not being able to provide the appropriate type or level of services you require.

You also have the right to request a copy of the information we hold about you, upon payment of £10 which we are permitted to charge by law in order to cover some of our administration costs in responding. You may also request the amendment or deletion of any information we hold about you and we will make all reasonable efforts to update our records if it is deemed appropriate. Please help us to ensure your personal information is accurate by telling us as soon as reasonably possible in the event of change of address, contact details or other circumstances.

In order to exercise any of the above rights, please contact our Data Protection Officer at Liberty Specialty Markets, 20 Fenchurch Street, London, EC3M 3AW.

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**PLEASE READ THE PRIVACY NOTICE SET OUT ABOVE CAREFULLY. BY OBTAINING INSURANCE FROM US YOU AGREE TO ANY OF YOUR PERSONAL INFORMATION THAT YOU HAVE INCLUDED ON THIS FORM BEING COLLECTED, USED AND DISCLOSED BY US AND THIRD PARTIES IN ACCORDANCE WITH THIS PRIVACY NOTICE AND YOU CONFIRM THAT ANY THIRD PARTIES WHOSE PERSONAL INFORMATION YOU HAVE PROVIDED TO US HAVE AGREED TO YOU USING THEIR PERSONAL INFORMATION IN THIS WAY AND THAT THEY HAVE ALSO READ AND AGREE WITH THE TERMS OF THE PRIVACY NOTICE.**