keyfacts

ABOUT OUR INSURANCE SERVICES

C & S Commercial Insurance
3 Haven Road
Canvey Island
Essex
SS8 0LU

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2 Whose products do we offer?

- We offer products from a range of insurers for Commercial Vehicle and Liability insurance
- We offer products from a range of insurers for Commercial insurances
- We offer products from a limited number of insurers for Motor Trade and Household insurance.
- Within the range of products and services that we offer a full list of insurance companies/intermediaries that we deal with are available on request.

3 Which service will we provide you with?

You will not receive Advice or recommendation from us.

We may ask some questions to narrow down the selection of products that we will provide details on.

You will then need to make your own choice on how to proceed.

4 What will you have to pay us for our services?

A minimum fee of £10.00 for arranging motor and household insurance is payable when you accept our quotation (unless removed by C&S Insurance). We will also charge you £15.00 for any mid-term changes to your motor & home insurance policy (unless removed by C&S Insurance) . For example, if you choose to change your vehicle or increase sums insured on home insurance, this will be payable immediately before the adjustments take effect.

For commercial and liabilities and motor trade insurance a variable charge may be added to the insurer's premium in instances where the commission is very low. The figure quoted for new, renewal and adjustments will always include this charge and the charge will be declared fully.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Where Direct Debit finance is required, the finance company (Close Brothers Premium Finance) will charge 11% which includes a C&S Insurance charge of 1.4% as an administration charge for this facility over 10 monthly payments. Details of the amount will be disclosed prior to taking the finance.

5 Who regulates us?

C & S Commercial Insurance, 3 Haven Road, Canvey Island, Essex, SS8 0LU is Authorised and Regulated by the Financial Conduct Authority. Our FCA Register number is 308011

Our Permitted business is arranging general insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234

6 Ownership?

100% ownership by C&S Commercial Insurance

7 What to do if you have a complaint?

If you wish to register a complaint, please contact us:

- In writing: Write to C&S Commercial Insurance, 3 Haven Road, Canvey Island Essex SS8 0LU.
- By Phone: 01268 515001

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service

8 Are we covered by the financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without upper limit.

For compulsory classes of insurance, insurance advising is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from FSCS

TERMS OF BUSINESS

1. Definitions a) "We/us/our" means C & S Commercial Insurance, 3 Haven Road, Canvey Island Essex SS8 0LU

b) FCA means the Financial Conduct Authority.

2. Explaining our service - We act as independent intermediaries on your behalf. Our service includes;-

- Providing a Quotation/Quotations to meet your insurance requirements.
- Arranging your insurance cover with insurers to meet your requirements
- Helping you with any ongoing changes you make.
- As part of our service we will also offer to assist you with any claim you need to make.

We place insurance with a number of insurers and we will advise you should we have any special arrangements with them or should you have to deal directly with the insurers for ongoing policy

administration. We may issue policies on behalf of some insurers. You will be advised should we act as an Appointed agent or sub-agent for any other intermediary in arranging insurance.

We are paid a commission by insurers on placement of business. Commission rates may vary, (THESE ARE NON REFUNDABLE). We reserve the right to charge an administration fee should commissions not meet our minimum requirements. This amount will be fully declared in writing.

3. Professional Indemnity- We conform to the FCA code in respect of Professional Indemnity Insurance. This type of insurance is mandatory for intermediaries, who are authorised and regulated by the FCA.

4. Confidentiality- Unless required by law, public interest, or regulatory requirements, all information you supply will be kept confidential to us and parties involved in the normal course of arranging and administering your insurance. We may use information we hold about you to provide information to you about other products and services, which we feel may be appropriate to you.

IMPORTANT - Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Services Ltd and the Motor Insurance Anti-Fraud and Theft register run by the association of British Insurers. The aim is to check information provided and also prevent fraudulent claims. Motor insurance details are added to the Motor Insurance database run by the Motor Insurers' Information Centre that has been formed to help identify uninsured drivers and may be searched by the police to help confirm who is insured to drive. In the event of an accident the database may be used by insurers and the Motor Insurers Bureau to identify relevant policy information.

5. Disclosure of information- It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, claim forms and other documents are full and accurate. Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover, and could mean that part of, or all of a claim may not be paid. If we are requested to amend or enter additional information on any form we will send you a copy of this form indication what we have done. It is your responsibility to advise us if any of the information is incorrect. You are advised to keep copies of documentation sent to or received from us for your own protection. Please contact us if you are in any doubt on any aspect.

6. Awareness of policy terms- When a policy is issued you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the cover you have purchased. if you are in any doubt over the terms and conditions, please seek our advice promptly.

7. Premium – Maximum amount of cash accepted will be £5,000 for any insurance policy. C&S Insurance also accept payment by Cheque, Bank Transfer & Direct Debit via Close Brother Premium Finance. This is to comply with money laundering requirements.

8. Charges-In addition to premiums charged by insures we may, at our discretion make a charge to cover administration costs and for other services provided. more detail is provided in the Key Facts Document

9. Quotations- Unless otherwise agreed, any quotations given will remain valid for a period of thirty (30) days from the date of issue of the quotation.

10. Claims- if you have occasion to make a claim on your policy you must notify us immediately and we will promptly advise you and if appropriate, issue you with a claim form and pass details to your insurer. You should not admit liability or agree to any course of action, other than emergency measures carried out to minimise the loss, until you have agreement from your insurer.

11. Policy cancellation- If you wish to cancel your policy, please ring this office for guidance. You may be due a refund of some of the premium paid provided no claim has been made or pending during the current policy term; Different cancellation procedures and return premium apply to different classes of insurance. Our commission earned on the original transaction is **non refundable**.

12. Documents- We reserve the right to retain certificate at this office until all payments due under the policy have been made and cheques cleared through our bank account.

13.- Intermediary's Agents credit terms- We are the agent of the insurers for the purpose of collection premiums. payment of cleared funds to us comprises payment to the insurers. We require full payments of the premium within 30 days of the policy's inception date or renewal date, unless special terms have been otherwise agreed by us in writing. If payment is not received by the due date we are obliged by the insurers to cancel the policy. In cases where we do not act as agents for the Insurers premiums will be held in a "Statutory trust" account until such time or before payment becomes due to Insurers. Any interest earned per transaction of client money is not accountable unless the interest amount is in excess of £20.

14. Complaints- We aim to provide all our clients with a first class standard of service. Should you be unhappy with this service or have any cause for complaint, you should first contact the proprietor at 3 Haven Road, Canvey Island, Essex SS8 0LU. Please be ready to quote your client and policy number to help your enquiry to be dealt with speedily. If you are not satisfied with the way in which your complaint has been dealt with you should contact the customer services department of your insurers at the address given in your policy document. if you remain dissatisfied you may approach the Insurance Ombudsman Bureau at South Quay Plaza, 183 Marsh Wall, London E14 9SR telephone 0845 080 1800.

15. Cooling off period- The FCA code of conduct requires that certain insurance policies should provide for a cooling off period of 14 days.

16. By accepting new business or renewal terms, you indicate your willingness to accept our terms of business

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C & S Insurance Customer Information Fact Sheet

Insurance Act

Background

The Insurance Act 2015 is the most significant reform of UK insurance contract law since the Marine Insurance Act 1906. It was enacted by Parliament on 12th February 2015, and will come into force 18 months after that date, on 12th August 2016. All Contracts of insurance as well as variations to existing contracts made after that date will be governed by the act.
The Act is intended to change the way in which the business of insurance governed by English Law is conducted. The 18-month delay before the act comes into force is designed to give all stakeholders an opportunity to prepare for and become familiar with the changes to the law, and to amend wordings and working practices as necessary.

SUMMARY OF THE KEY ELEMENTS OF THE ACT

The Duty of Fair Presentation
The general principle behind the concept of fair presentation requires the insured to stand back and assess overall adequacy and fairness of the information provided.

At present, as part of its overall duty of utmost good faith to the insurer, an insured's duty is to provide all information that would be material to the risk, whether or not the insurer requests that information. The act seeks to clarify the current law and modify the duty of utmost good faith that underlines insurance contracts by introducing the new duty of '' fair presentation''. This requires policyholders to either (I) disclose to insures '' every material circumstance'' which the insured knows or ought to know; or (ii) provide the insurer with ''sufficient information'' to put a prudent insurer on notice that it needs to make further enquiries into those ''material circumstances''.

The information presented in the risk presentation must be reasonably clear and accessible (so that, for example, the insured may not engage in 'data dumping' as part of the risk presentation).

In order to present to the insurer a fair presentation of the facts, the insured must undertake what is known as a 'Reasonable search' on the information held. This Information may be held by the insured, or by any other person or organisation.

New Remedies For Non-Disclosure
At present an insurer is entitled to avoid the entire contract in the event that there is a failure by the insured to disclose all material information. The undisclosed need not relate to the loss. Under the act however, an insurer will only be entitled to avoid the policy entirely where the breach of the duty of fair presentation is ''deliberate or reckless'' and where the insurer can show that they would not have entered into the contract had they known the information or would only have done so on different terms. The requirement that the insured's failure to disclose information was ''deliberate or reckless'' could be very difficult for insures to prove. If the insure is unable to show a deliberate or reckless breach, it may only refuse the claim in its entirety and avoid the policy if it can show that he would not have written the policy at all. However, if he would have only written the policy on different terms and/ or taken a higher premium then the contract is treated as entered into on those terms or the claim is reduced proportionately in line with the higher premium.

Basis of the Contract
The act abolishes ''basis of the contract'' clauses in non-consumers contracts. Such clauses currently have the effect of converting all pre contractual representations in a proposal form into warranties sometimes using wording that is not necessarily clear to the insured. This then means that the insurer can be discharged from liability if the proposal form contains any statement that is inaccurate even where the misrepresentation is immaterial to the loss and in no way induces the insurer to enter the contract. These so called ''basis of the contract'' clauses or any other attempt to give pre contractual representations the status of a warranty by way of a provision in the insurance contract will not be valid when the act comes into force. It will not be possible to contract out of this.

Warranties
The act does not change the classification of what is or is not a warranty, but does change the legal affect of warranties. Under the Act, if the insured breaches a warranty, this will no longer automatically discharge the cover from the date of the breach. Instead, the insurer's liability will be suspended until the insured remedies its breach of warranty (if the breach can be remedied). If the insured remedies the breach before a loss occurs, the insurer will be liable, unless the loss is attributable to something that happened before the breach was remedied.

Contracting Out and the Transparency Requirements
In respect of non-Consumer contracts, parties will be entitled to agree terms which are less favourable to the insured than those set out in the Act subject, However, to certain transparency requirements which require; (I) the insurer to take ''sufficient steps'' to draw ''disadvantageous terms'' to the insured's attention; (ii) the ''disadvantageous term'' must be further be ''clear and unambiguous''. it will therefore not be possible for insures to avoid the Act by introducing a simple additional clause into their policy documentation excluding the application of the Act without bringing the Act to the insured's attention. Depending on the characteristics and sophistication of the insured in question and the circumstances of the transaction it may further be necessary for the insurer to spell out expressly the default position under the Act and any disadvantageous deviations from it.

Insurer's remedies for fraudulent claims
The Act provides the insurer with clear statutory remedies when a policyholder submits a fraudulent claim. If a claim is tainted by fraud, the policyholder forfeit's the whole claim, they cannot recover the part of the claim that would genuinely have been payable.
The Act also states the insurer may refuse any claim arising after the fraudulent Act and can serve notice that is treating the contract as terminated from the date the offence was committed. However, the previous valid claims arising the prior to the fraudulent act are unaffected.
The insurer need not return premium following notice of termination based upon the submission of a

fraudulent claim.

FAQ'S

Q1: What does data dumping mean?
Answer:
Data dumping is when a large amount of information is provided to the insurer as part of the risk presentation pack, some of which will form no part of the proposal. As stated previously under the rules of the new act the information provided to an insurer must be reasonable, clear and accessible.

Q2: Does 'contracting out' apply to both Consumers and Non Consumers?
Answer:
No- This ability to contract out is not true of consumer insurance contracts. An insurer will not be able to use a contractual term to put a consumer in a worse position than they would be in under the terms of the Act.

Q3: What are the transparency requirements for contracting out?
Answer:
Where insurers do intend to opt out (and hence include a 'disadvantageous term') they must take sufficient steps:

- To draw it to the insured's attention before the contract is entered into, and
- The disadvantageous term must be 'clear and unambiguous as it to its effect'.

What is sufficient to meet the above two requirements will depend on the characteristics of the insured and the circumstances of the transaction IE: Where and how is the contract made?

Q4: Is there more to come?
Answer:
Certain provisions recommended by the Law Commissions were omitted from the final act on the grounds that they were not sufficiently uncontroversial so as to meet the requirements of parliamentary procedures for fast tracking uncontroversial legislation.
Notably, a clause on damages for late payment or nonpayment of a claim was omitted from the bill before it was presented to parliament. This may yet appear in future legislation.

Q5: What would constitute a 'Reasonable Search' of information held?
Answer:
There is no specific answer to this question; however, a reasonable search will depend on the size, nature and complexity of the business and risk involved. Therefore it would be prudent to suggest it would include the board and/all senior management, but also those who play significant roles in the making of decisions about how the insured's activities are to be managed or organised and of those responsible for arranging the insurance. It will also include relevant information held by any other person (even those outside the company, such as the company's agents IE: accountant, solicitor or any beneficiaries of cover) will also need to included if a reasonable search should have revealed the information.

General Data Protection Regulation

Insurance Data Retention and Record Keeping Policy

Background
In formulating this Policy, the following factors have been taken into consideration:-
1. English Law

2. The requirements of the United Kingdom and devolved Governments and any associated departments and organisations, such as (but not limited to):-
a. Her Majesty's Revenue and Customs
b. The Employers' Liability Tracing Office

3. The stipulations of our regulator(s), currently the Financial Conduct Authority

4. The document retention policies and requirements of the insurance and other companies on whose behalf we act or undertake work, including Lloyd's of London

5. Our own needs, as an insurance broker/intermediary, to administer the operation of insurance policies, ensure that current and future insurance and financial risks are adequately assessed and to aid the prevention or detection of fraud and other crimes

As per the FCA's requirement (SYSC 3.2.22G01/12/2001), the over-arching requirement shall be as follows:-
"The general principle is that records should be retained for as long as is relevant for the purposes for which they are made."
For the avoidance of doubt, all Gary Sanders Trading as C&S Commercial Insurance data and records are created for the purposes of point (5), above.

MINIMUM Data Retention Periods
The following retention periods relate to all associated data, including any accompanying correspondence:-

Quotations and Quotation Requests

o Quotation accepted:-
- Data will be retained as per the retention policy for the resulting Specification

o Quotation NOT taken up or C&S Commercial Insurance 'Declined to Quote':-
- **SIX YEARS** from the date of quotation or quotation request

Specifications (Insurance Policies)

o Physical (paper) records, where created, will be retained for **Six YEARS** from the date that all cover ceases

o Electronic data will be retained for **SIX YEARS** from the date that all cover ceases

o If a policy renews or is re-incepted, then all associated preceding data shall be treated as part of the same policy record

Claims

o Physical (paper) records, where created, will be retained for **SIX YEARS** from the date that the claim was last updated (typically to mark that a claim has been closed)
- Physical records for some types of claims (notably Subsidence, Employers' Liability and Public Liability) will be retained for **SIX YEARS** from the date that a claim was last updated, due to the associated complexities and likelihood that such a claim may be reopened

o Electronic data will be retained for **SIX YEARS** from the date that a claim was last updated or from the date that the cover for the associated Specification ceases, whichever is the later

Accounts and Payment Data

o Physical (paper) records, where created, will be retained for **SIX YEARS** from the date that the record was created or payment was made, on an end-of-financial-year basis. Currently, C&S Commercial Insurance end of financial year is 1st April.
- Thus, for example, information regarding a payment made on 24th March 2018 will be retained for at least six years from 1st April 2018.

o Electronic data will be retained for **SIX YEARS** from the date that the record was created, or payment was made or from the date that the cover for the associated Specification ceases, whichever is the later

Complaints

o Physical (paper) records, where created, will be retained for **SIX YEARS** from the date that the complaint was last updated (typically to mark that the complaint has been closed)

o Electronic data will be retained for **SIX YEARS** from the date that a complaint was last updated or from the date that the cover for the associated Specification ceases, whichever is the later

Information regarding private individuals and organisations

o Individuals and organisations WITH an insurance relationship to Gary Sander Trading as C&S Commercial, such as current and former policy holders, those requesting a quotation or those with an involvement in a submitted claim

- Electronic data will be retained for **SIX YEARS** from the date that the last insurance contact is made. Typically this will either be the last date when the last held policy expires, or the date when a quotation was last requested, or the date when a claim is last updated

o Individuals and organisations with NO insurance relationship to C&S Commercial Insurance

- C&S Commercial Insurance will also hold data regarding individuals and organisations with which it has never had an insurance relationship.
- A typical example would be the list of individuals and organisations currently subject to HM Government financial sanctions, as supplied by Office of Financial Sanctions Implementation / HM Treasury

- The retention periods for such data will vary on a case-by-case basis and may include data being retained on an indefinite basis, in order to demonstrate compliance with relevant laws or requirements

General insurance correspondence

o This relates to any correspondence or communications which does not relate to a specific Specification, claim or complaint. Thus:-

- Physical (paper) records, where created, will be retained for **SIX YEARS** from the date of receipt of correspondence

- Electronic data will be retained for **SIX YEARS** from the date that the last insurance contact is made

To reiterate, the above are all MINIMUM retention periods. For risk assessment, operational, administrative or regulatory reasons, data may be retained for longer periods, as appropriate.
Data

Destruction, Redaction and Anonymisation

No insurance data will be destroyed, deleted, redacted, anonymised or similar before the minimum retention period has expired

- For operational efficiency reasons, physical records may be destroyed in yearly or half-yearly batches, thus extending the associated retention period by (typically) up to one year

Once beyond the minimum retention period, at its discretion C&S Commercial Insurance may destroy or delete its insurance data without notice.

Any requests to destroy, delete, redact or anonymise data will only be considered at the end of the relevant minimum retention period.
If such a request is actioned, then confirmation will be provided accordingly. In the event that such a request cannot be complied with, then the reasons will be provided and a revised expiry date will be advised.

Changes to this notice

We keep our Insurance Data Retention and Record Keeping Policy under regular review. This notice was last updated on the **21st March 2018** and supersedes all prior versions.

Contacting us

If you have any questions relating to this Policy then please write to: Gary Sanders Trading as C&S Commercial, 3 Haven Road, Canvey Island, Essex, SS8 0LU or Email: gary@csinsurance.co.uk

BIBA Member

General Insurance Privacy Notice

Who we are
Gary Sanders Trading As C&S Commercial

Privacy statement
We are committed to the privacy and confidentiality of the information provided by you to us. This Privacy statement describes how we collects, stores and use personal information.

We have a legal duty to protect any information that we collect from you, or about you. We use appropriate technologies and procedures to safeguard your details and keep to strict security standards to prevent unauthorised access to it.

Please note that by submitting Personal Data manually or in electronic form to us and/or by using any of our websites, you give your consent that all Personal Data on each occasion that you submit may be processed by, and/or shared by us, in the manner and for the purposes described in this Privacy notice. The terms of this statement may change, so please check it from time to time.

Information we process
You should understand that information you provide, have provided and may provide in future will be processed by us, in compliance with UK data privacy laws for the purpose of providing insurance and insurance quotations, handling claims and/or responding to complaints.

Information containing personal and sensitive personal information
Information we process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, date of birth, driving licence, passport or national insurance number. Personal information is also information that can identify an individual through a work function or their title.

In addition, personal information may contain sensitive personal information; for example, this can be information about your health, financial history and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which you provide it and to carry out the services as set out within this notice.

Collecting electronic information
If you contact us via an electronic method, we may record your electronic identifiers, such as your:

- internet protocol (IP) address
- email address
- Twitter handle
- Facebook profile
- etc

The above list is not intended to be definitive, as methods used to contact us will change over time and technologies will be introduced, change or fall out of favour.

Your telephone company may also provide us with your telephone number.

How we use your information
Your personal and/or sensitive personal information may be used by us in a number of ways, including (but not limited to) to:

- assess insurance and financial risk;
- ensure that you are eligible to hold an insurance policy;

- For example, that you are not the subject of the UK Government's financial sanctions
- arrange and administer an application for insurance;
- manage and administer the insurance;
- investigate, process and manage claims; and/or
- prevent fraud.

For the avoidance of doubt, personal and sensitive data relevant to your insurance policy WILL be displayed on your Statement of Facts document, which is available to ALL parties with an insurable interest in your insurance policy.

Who we share your information with
We may pass your personal and/or sensitive personal information to relevant third parties, including (but not limited to) insurers; regulators; authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters; your own agents; surveyors and claims handlers.

We may also share your personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies, within the Group and with industry-related third parties to:

- assess insurance and financial risks;
- recover debt; and/or
- prevent and detect crime.

We may also share your personal (but not sensitive) data with other relevant parties to allow the normal and smooth operation of your insurance policy. Examples may include (but are not limited to):

- Confirmation that your policy payment has (or has not) been successfully received
- Provision of your contact details (including telephone numbers, email and postal addresses), perhaps to allow a claim to be investigated or progressed
- Provision of copy policy documentation

Typical examples of such data sharing may include providing such details to, about or between:

- Freeholder(s) and leaseholder(s)
- Landlord(s) and tenant(s)
- Leaseholder(s) and nominated representatives of a Residential Management Company or Residents' Association

Why it is necessary to share Information
Insurance companies share data for many reasons, including to:

- ensure that more than one claim cannot be made for the same personal injury or property damage;
- check that claims information matches what was provided when the insurance was taken out;
- act as a basis for investigating claims when we suspect that fraud is being attempted; and/or
- respond to requests for information from law enforcement agencies.

Single policy holder point of contact
Whilst there may be many parties associated with an individual insurance policy, we would routinely expect there to be a designated single point of contact for each policy, responsible for making payments to, and communicating with, us. In turn, they would be the sole recipients for all policy documentation and would be responsible for liaising with other interested parties in the policy.
Clearly, such a point of contact will inevitably have visibility of all personal or sensitive data held in respect of the policy and not just their own data.

The transferring of information outside the European Economic Area
In providing insurance services, we may transfer your personal and/or sensitive personal information to other countries including countries outside the European Economic Area. If this happens we will ensure that appropriate measures are taken to safeguard your personal and/or sensitive personal information.

Access to your Information
You have a right to know what personal and/or sensitive personal information we hold about you. If you would like to know what information we hold, please contact the Operations Director at the address listed within this notice, stating the reason for your enquiry. We may write back requesting you to confirm your identity. No charge will be made for processing your enquiry.
If we do hold information about you, we will:

- give you a description of it;
- tell you why we are holding it;
- tell you who it could be disclosed to; and
- let you have a copy of the information in an intelligible form.

If some of your information is inaccurate, you can ask us to correct any mistakes by contacting Gary Sanders Trading as C&S Commercial

Providing consent to store and process your information
By providing us with your personal and/or sensitive personal information, you consent to your information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.

If you supply us with personal information and/or sensitive personal information of other people, please ensure that you have fairly and fully obtained their consent for the processing of their information.

You should also show this notice to the other people.

You should understand that if you do not consent to the processing of your information or you withdraw consent, we may be unable to provide you with insurance services.

Data retention periods
The length of time for which we will hold your data is laid out in our separate **Insurance Data Retention and Record Keeping Policy**.

Changes to this notice
We keep our General Insurance Privacy Notice under regular review. This notice was last updated on the **21st March 2018** and supersedes all prior versions.

Contacting us
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