



M & S Duggal Ltd
165-167 The Broadway
Wimbledon SW19 1NE

Privacy Notice (How information about you will be used)

Legal basis for processing data:

Processing data is necessary for the purposes of legitimate interest pursued by M & S Duggal Ltd, except where such interests are overridden by the interests, rights or freedoms of the data subject (you).

What Information we collect about you:

When you contact us for an insurance quotation we collect the relevant information needed by an insurer to calculate the premium and understand your insurance needs. The information varies dependant on the risk to be insured.

When we collect this information:

We collect this information during our meetings and /or telephone conversations with you and through the completion of proposal forms and fact finds or via online submission forms.

How we store your personal data:

We hold your personal data electronically. The system is securely backed up and data encrypted to protect your data from cyber attacks and online hackers. We also hold your data in paper files. Security at the premises is of a high standard to prevent loss of data from unauthorised access or theft.

How your information will be used and who might we share it with:

The information we collect will be passed to insurers to enable them to calculate a competitive insurance quotation to meet your requirements and/or handle a claim you are making under the policy.

In order to obtain the most competitive cover it may be necessary to pass your information to other insurance intermediaries who are authorised and regulated by the Financial Conduct Authority.

Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We may share your data with other third parties in order to meet our legal or regulatory requirements.

Should you wish to pay your premium by instalments we may pass your information to a premium finance provider however, this will not be done without discussing payment options with you first.

We may share your information with, and obtain information about you from, credit reference agencies. If this is the case we will provide you with information about the credit reference agency we have used. Please note that any searches undertaken prior to you proceeding with your application will be soft searches and will not affect your credit rating.

How long we will keep your data for:

We will retain any information we have collected about you for up to 6 years after our professional relationship has terminated. In certain circumstances it may be necessary to retain your personal data for longer. All retention periods are documented in our data retention policy.

Your rights of access to your data:

Under the GDPR you have a right, to obtain a copy of the personal information that we hold about you free of charge. If you believe that any information held is incorrect or incomplete, you should contact us (see contact details below). Any information that is found to be incorrect or incomplete will be amended promptly.

Erasure Rights:

You have the right to request the deletion or removal of your personal data if you feel there is no compelling reason for its continued processing.

Your right to object:

Under the GDPR you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us processing your personal data we will stop unless: there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim.

Your Right to Complain:

You have a right to complain to the Information Commissioners Office if you feel there is a problem with the way we are handling your data. Please contact <https://ico.org.uk/concerns/handling/>

Marketing:

We take your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us.

We will not use your information or share your information with any other company for marketing purposes without your prior consent.

Contact Details:

If you need any further information or need to contact us please write to us at: Sonia Duggal, M & S Duggal Ltd, 165-167 The Broadway, Wimbledon SW19 1NE. Email: sonia@ms-duggal.com, 020 3056 1162

Future Contact

We would like to send information to you about our own products and other services by post, telephone, e-mail or SMS. If you are happy to be contacted in this way please tick the relevant boxes:

Post

e-mail

SMS

telephone

Unless you give us the above consent, we will be unable to send you information about other insurance products and services. If you give your consent, it can be withdrawn at any time by notifying us.