



THE NEW INDIA ASSURANCE CO LTD
UK BRANCH

Data Privacy Policy

1.Introduction

General Data Protection Regulation (GDPR) is designed to replace the current Data Protection Act 1998 in May 2018. GDPR avowedly intends to encourage better data protection systems, will introduce tougher fines for non-compliance and breaches and will give consumers more control over what companies can do with their data.

At The New India Assurance Co Ltd, UK Branch (NIA UK), we believe GDPR is as much an opportunity for self-assessment and improvement and an opportunity to build customer trust as it is a challenge. NIA UK, like any responsible insurer has always been particular about data security and treating customer information as a matter of trust and it is thus natural for us to believe that GDPR is inherently aligned with treating customers fairly.

2.About this policy document

NIA UK treats your privacy very seriously. Please read this privacy policy carefully as it contains important information on how and why we collect, store, use and share your personal data. It also explains your rights in relation to your personal data and how to contact us or supervisory authorities in the event you have a complaint. This privacy policy document must be read together with any other legal notices or terms of business provided to you or available on our website.

When we use your personal data, NIA UK are regulated under the General Data Protection Regulation (GDPR) which applies across the European Union (including in the United Kingdom). Our use of your personal data is subject to your instructions, the GDPR, other relevant UK and EU legislation and of course, our professional duty of confidentiality.

3.How NIA UK works

NIA UK is both a direct insurer and a reinsurer in the UK where we have been in business since 1920.

As an insurer, NIA UK issues policies to customers not only directly but also through authorised and licenced specialist underwriting companies (Managing General Agents) and through licenced brokers who have been given “delegated authority” to do so on our behalf. We also outsource management of claims to reputed and duly authorised specialist Claim Handling Services and avail of the services of other professionals like Loss Adjusters, Solicitors and Surveyors to render the best possible service to our customers.

NIA UK is committed to working with these intermediaries, partners, suppliers and other parties it does business with to ensure that collectively we are prepared to meet the requirements of the GDPR.

4. Your Personal Information

We collect and process some or all of the following types of information from you in the course of receiving your proposal for insurance, quoting premiums, terms and conditions, issuing your policy, and administering and paying any claims or otherwise conducting any business relationship with you:

- a) Information that you provide by filling in proposal forms and questionnaires.
- b) We may also ask you for additional information if required to better understand the features of your risk. Specifically, personal details such as name, email address, residential address, occupation, telephone number, driving license details, previous violations and convictions, if any, details of any other similar policy(ies) you have – these are standard requirements that all insurers ask for.
- c) If you contact us, we may need to keep a record of that correspondence.
- d) We may also ask you to complete surveys that we use for research purposes or to help us evaluate our service standards, although you do not have to respond to them.
- e) If you are a claimant making a claim on us / our policyholder we may obtain some of your details such as your name, address, occupation, income, significant previous medical history, etc.

5. How we use your information

We use information held about you:

- a) To enable preparation of a correct, detailed, appropriate, and “contract-certain” policy of insurance
- b) To notify you about any important change in our service, terms of policy, updating you on status of a claim
- c) To comply with our legal and regulatory obligations;
- d) In other specific instances where you have given consent
- e) Where required by or relating to audits, enquiries or investigations by regulatory bodies
- f) For our statistical analysis to help us assess, evaluate and manage our performance to ensure we our efficiency and deliver the best possible service we can.

- g) For statutory returns if required
- h) For credit reference checks via external credit reference agencies where deemed necessary
- i) We will not use your information to approach you with any solicitation for further business or facilitate any other entity to do so.

6. Disclosure of your information

- a) Your information held with us may be passed on to our claims handling agencies, loss adjusters or solicitors during processing of claims made on your policy. We expect these parties (and indeed contractually require them) to have in place proper data protection policies and security protocols while using and storing your information.
- b) We may need to pass on some of your personal information back to your insurance brokers to match records or to supplement or complete available information.
- c) We may need to pass on some of your personal information to our bank to facilitate a payment to you, eg a claim payment.
- d) We also impose contractual obligations on such service providers to ensure they can only use your personal data to provide services to us and to you.
- e) We may disclose and exchange information with police and other law enforcement agencies and regulatory bodies to comply with our legal and regulatory obligations.
- f) We may also need on a rare occasion to share some personal data with other parties. Usually, information will be anonymised in such cases but this may not always be possible. If so, we will seek your consent. Also, the recipient of the information will be bound by confidentiality obligations.

7. How we store your information

Your information may be held at our offices and those of our third party agencies, and service providers. Information may be held in electronic record (our own secure servers) or in paper files.

(a) Security

- (1) We take appropriate measures to ensure that any personal data are kept secure, including security measures to prevent personal data from being accidentally lost, or used or accessed in an unauthorised way. We limit access to your personal data to those who actually work with it to deliver services to you or those who have a genuine

business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality. Our employees and outsourced partners have been sensitised about this.

(2) We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

(3) Unfortunately, the transmission of information via the internet is not completely secure. We will however do our best to protect your personal data, and to this end we are putting in place an email encryption system to ensure only intended recipients of emailed data can open and read such data. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

(4) Our website may, from time to time, contain links to and from the websites of our partner networks, and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and terms of use and that we do not accept any responsibility or liability for these policies and terms of use. Please check these policies before you submit any personal data to these websites

(b) How long we keep your personal data

We will often need to keep your personal data after your policy has expired or after we have finished acting for you. We will do so for one of these reasons:

- 1) to respond to any questions, complaints or claims made by you or on your behalf;
- 2) to show that we treated you fairly;
- 3) to keep records required by law.

We will not retain your data for longer than necessary for the purposes set out in this policy. Different retention periods apply for different types of data.

(c) Sending your data outside the EEA

To deliver services to you, it may sometimes become necessary for us to share your personal data outside the European Economic Area (EEA), eg:

- with our Head Office or one of our branches outside the EEA in the interest of better or faster service;
- with a service provider (eg a firm of loss adjusters) located outside the EEA, if their services are necessary;

These transfers are subject to special rules under European and UK data protection law.

We will only transfer your personal data outside of the EEA where you have consented to this, or there is another legal basis on which we are entitled to make the transfer.

8. Keeping your personal information up to date

If your personal details change, it is important that you advise us in time to ensure that your data with us is up to date. We will endeavour to update your personal data in the quickest possible time to ensure that the personal data we hold about you is as accurate and up to date as possible.

9. Your Rights

(a) Under the General Data Protection Regulation, you have a number of important rights free of charge. In summary, those include rights to:

- access to your personal data and to certain other supplementary information that this policy is already designed to address
- require us to correct any mistakes in your information which we hold
- require the erasure of personal data concerning you in certain situations
- receive the personal data concerning you which you have provided to us, in a structured, commonly used and machine-readable format and have the right to transmit those data to a third party in certain situations
- object in certain situations to our continued processing of your personal data
- otherwise restrict our processing of your personal data in certain circumstances
- claim compensation for damages caused by our breach of any data protection laws.

(b) For further information on each of those rights, including the circumstances in which they apply, please refer to the Guidance from the UK Information Commissioner's Office (ICO) on individual's rights under the General Data Protection Regulation.

(c) If you would like to exercise any of those rights, please:

1. email, call or write to us,
2. let us have enough information to identify you (eg policy number, name, contact details),

3. let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill), and
4. let us know the information to which your request relates (including any reference numbers, if you have them)

10. Clarifications, additional information, complaints

We will try to resolve any concern or query you raise about our use of your information. You can write to us directly (info@newindia.co.uk) or through your broker or agent.

The General Data Protection Regulation also gives you right to lodge a complaint with a supervisory authority, in particular in the European Union (or European Economic Area) state where you work, normally live or where any alleged infringement of data protection laws occurred. The supervisory authority in the UK is the Information Commissioner who may be contacted at <https://ico.org.uk/concerns>.

11. Changes to our privacy policy

This privacy policy is a dynamic live document and we reserve the right to modify, improve, and update this policy at any time in line with legislation or industry developments or our own evaluation and assessment. We will not be able to explicitly inform our clients or the public of these changes. Instead, we recommend that you check this page occasionally for any policy changes.