



THE NEW INDIA ASSURANCE CO LTD  
UK BRANCH

# Customer Privacy Notice

## 1.Introduction

This privacy notice sets out 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 and supervisory authorities.

## 2.About Us

We are the UK branch of New India Assurance Company ('NIA UK', 'we') and we've been an insurer and reinsurer in the UK since 1920.

We are the Data Controller of your data, which means we're responsible for your personal data processed in relation to your use of our services. When you visit our website and when you request or receive our services, we collect, process, use and are responsible for certain personal data about you. When we do so, we are regulated under the applicable laws on the protection of personal data, privacy and electronic communications, including The Data Protection Act 2018, the United Kingdom General Data Protection Regulation and The Privacy and Electronic Communications Regulations.

For the purposes of these laws we are responsible as a data controller for the processing of your personal data. If you have any queries about this Privacy Policy or how we may collect, store or use your data, please contact us by email at [info@newindia.co.uk](mailto:info@newindia.co.uk).

We issue insurance policies to customers both directly and through authorised and regulated intermediaries – both specialist underwriting companies (Managing General Agents) and insurance brokers. Where we offer legal expenses cover as part of your policy this is provided by a different insurer, so we share your personal data with them.

As well as handling insurance claims ourselves, we outsource management of claims to specialist claims-handling companies. We also use the services of other professionals e.g. loss adjusters, solicitors and surveyors to help provide a great service to our customers. We also use reinsurers to mitigate the risks we insure.

## 4.Your Personal Information

We collect and process some or all of the following types of personal information from you in the course our receiving your proposal for insurance, providing quotations for insurance, issuing your policy, administering and paying claims and conducting our 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 licence details, previous criminal convictions, bankruptcies, 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 not a policyholder with us but a claimant making a claim against us and/or 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 personal information

We use the information we hold about you:

- a) To enable preparation of a policy of insurance
- b) To notify you about any important change in our service, terms of policy, updating you on the status of a claim
- c) To comply with our legal and regulatory obligations;
- d) In other specific instances where you have given consent
- e) 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.

## 6. Sharing your personal information

We may share your personal information as follows:

- a) for credit reference checks *via* external credit reference agencies.

- b) to our claims handling agencies, loss adjusters or solicitors during processing of claims made on your policy. We require these parties to have in place proper data protection policies and security protocols while using and storing your information.
- c) Where there is a claim which we have reinsured with another insurer we may need to share your personal details with them.
- d) to your insurance brokers to match records or to supplement or complete add to the information they hold.
- e) Where legal expenses cover is either embedded in a policy or, where optional selected by you, to the legal expenses insurer we partner with to provide you with this cover.
- f) to our bank to facilitate a payment to you, e.g. a claim payment.
- g) with The Police and other law enforcement agencies to comply with our legal and regulatory obligations.
- h) where required by or relating to audits, enquiries or investigations by regulatory bodies
- i) for statutory returns if required
- j) rarely, we may share anonymised data with other parties (so that is no longer personal data under data protection law). If anonymisation is not possible we will seek your consent prior to sharing the personal data. The recipient of the information will be bound by confidentiality obligations.

## 7. How we store your information

Your information is held at our offices and securely backed up remotely to cloud service providers and may be held at those of our third party agencies and service providers. Your information is held at our offices and securely backed up remotely to cloud services and may be held at those of our third party agencies and service providers. Information may be held in electronic and paper files.

### (a) Security

- (1) We take appropriate security measures to ensure that any personal data are kept secure to prevent personal data from being accidentally lost, used, changed, shared 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. We are able to restore the availability and access to personal data quickly in the event of or technical incident.

(2) We 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) We use an email encryption. Once we have received your information, we have procedures and security features to prevent unauthorised access.

(4) If our website has links to and from other websites, these have their own privacy policies and terms of use which we are not responsible for.

## **(b) How long we keep your personal data**

We may keep your personal data after you stop being a customer. The reasons we may do this are:

- To respond to a question or complaint, or to show whether we treated you fairly
- To make or defend our legal claims
- To study customer data as part of our own research when this will not cause harm to your privacy and personal data protection rights
- To comply with legal and regulatory requirements that apply to us about keeping records or information.

Different retention periods apply for different types of data.

## **(c) Sending your data outside the UK or EEA**

To deliver services to you, it may sometimes become necessary for us to share your personal data outside the UK or European Economic Area (EEA) (i.e. a 'third country'), e.g.:

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

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.

If we do transfer your personal data outside the UK or EEA, we will make sure that it is protected to the same extent as in the UK and EEA. We'll use one of these legal safeguards:

- Transfer it to a non-UK or non-EEA country with privacy laws that give the same protection as those under the UK or the EEA.
- Put in place a contract with the recipient that means they must protect it to the same standards as the UK and EEA.
- Use the standard contractual clauses approved by the EU or UK authorities under EU and UK data protection laws to achieve this.

In the second and third case we will also make sure to supplement the transfer tools that we rely on with sufficient additional safeguards to comply with UK/EEA guidance on risks associated with transfers of personal data to third countries.

## 8. Cookies

### **Cookies and other tracking technologies**

We may use cookies to identify you from other users of our products or services when you visit our website. This helps us provide you with a good experience, allows us to improve our products or services, keep our website safe and present you with advertising content that is relevant to you. A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your device when you visit our website. Cookies send data back to the originating website on each subsequent visit, or to another website which recognises that cookie. Where a log-in to our website is provided, cookies make this easier.

We may use the following cookies:

- Strictly necessary cookies required for the operation of our products or services (including, for example, cookies that enable you to log into secure accounts and use interactive features);
- Analytical/performance cookies that allow us to recognise and count the number of visitors and users and see how they use our products or services (e.g., to help us improve the way our products or services work or are provided, by ensuring that users easily find what they are looking for);
- Functionality cookies to help us recognise you when you return to our website (this enables us to e.g. personalise our content for you, greet you by name and remember your preferences, such as choice of language or region);
- Targeting cookies to record your visit to our website, the pages you have visited and the links you have followed. We may use this data to make our products and services

and the data displayed on it, which we reasonably think is more relevant to your interests. We may also share this data with third parties for this purpose. In some instances, with respect to targeting cookies we act as joint controllers with third parties, such as social media platform TikTok.

For more detailed information on what specific cookies we use, please read our [Cookie Policy](#).

You can block or disable cookies by activating the setting on your website browser that allows you to refuse the setting of all or some cookies or through the banner on our website and in the "Cookie Settings" page on our website. All browsers provide tools that allow you to control how you handle cookies: accept, reject or delete them. These settings are normally accessed *via* the 'settings', 'preferences' or 'options' menu of the browser you are using, but you could also look for a 'help' function or contact the browser provider. However, if you set your browser settings to block or disable all cookies (including essential cookies) you may not be able to access all or parts of our website for which we require the use of cookies.

## 9. Keeping your personal information up to date

We will use reasonable efforts to ensure that your personal data is accurate, complete and up-to-date. Please ensure you notify us without undue delay of any changes to the personal data that you have provided to us by contacting us using the details provided in this Privacy Policy.

## 10. Your Rights

(a) Under the DPA 2018 and UK GDPR you have the following rights:

- Question any data about you that you think is incorrect and have us take reasonable steps to correct it for you
- To be told about how we process your data
- Require the erasure of personal data concerning you in certain situations
- Access personal data and receive copies of data (free of charge, where reasonable for us to do so at the time) concerning you
- Object at any time to processing of personal data concerning you e.g. for direct marketing
- Object to decisions being taken by automated means which produce legal effects concerning you or which similarly may significantly affect you
- Object in certain other situations to our continued processing of your personal data

- Otherwise, restrict our processing of your personal data in certain circumstances
- The right to move, copy or transfer your personal data (where reasonable and proportionate for us to do so).

(b) For further information on each of those rights, including the circumstances in which they apply, please see [Guidance from the UK Information Commissioner's Office \(ICO\) on individual rights under the GDPR](#).

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

1. email, call or write to us ([info@newindia.co.uk](mailto:info@newindia.co.uk); 01473 233626; The New India Assurance Company Ltd. 3rd Floor, Crown House, Crown Street. Ipswich. IP1 3HS)
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](mailto: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. How to withdraw your consent or opt-out of processing

You can withdraw your consent to our processing of your data at any time. Please contact us if you want to do so at [info@newindia.co.uk](mailto:info@newindia.co.uk).

This will only affect the way we use data when our basis for processing your data is your consent. See the section "Your Rights".

You may also opt out of some forms of data processing we are conducting, such as:

- Marketing, including email, telephone and SMS marketing.
- Social media and targeted marketing, including retargeting and curated audiences.
- Non-essential cookie collection on our website. You may be unable to opt out of 'necessary' cookies as discussed above.
- Non-essential profiling carried out for marketing purposes.

If you withdraw your consent and/or opt-out, we may not be able to provide certain products or services to you. If this is so, we will tell you. You then have the option to give us your consent again if you want to access our products or services.

## 11.Changes to our privacy notice

We may update this Privacy Notice from time to time to ensure that it remains accurate.

This Privacy Notice was last updated on 19<sup>th</sup> June 2025.