

Data Protection

Details of you and your insurance cover under this policy will be held by us, for providing insurance, for policy administration, claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law.

We collect and process these details as necessary for complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- a. information about your health and prior or current medical conditions, in order to provide the services described in this policy,
- b. disclosure of information about you and your insurance cover to companies within the TIA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with your insurance, for fraud prevention, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control; and
- d. sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union) across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described.

You are entitled on request to a copy of the information we hold about you. Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

Frequently Asked Questions

1. Are we a Data Controller or Data Processor.

We receive personal data from you in order to arrange the insurance cover you, or your clients, have requested. We process such data and forward to insurers who have a legitimate interest in confirming the cover for you and to manage any claims which may occur. As we have no ownership of the data we are therefore a Data Processor.

2. How do we pass personal data to other parties.

We pass personal data to the insurer (or their appointed/contracted claims handling agents), as we have a legitimate interest to manage the contract of insurance placed on your behalf. All such data is sent by email attachment and encrypted before transfer.

3. Do we pass information to any organisation outside the EU.

No. However, we cannot vouch for insurers or their claims handling agents which may have offshore processing facilities outside the EU. We rely on the basis that insurers are also authorized and regulated and comply with data protection regulations for all their operations.

4. Do we destroy personal information immediately after conclusion of the insurance policy.

No. We need to retain such personal data for a length of time necessary to fulfill our legal obligations in managing the insurance policy. This will usually mean for at least until expiry and a period of time within which any claims can be made. Frequently the insurer will advise us the length of time we must retain personal data. In the absence of any instructions, we will normally retain data for 7 years in accordance with the Limitation Act.

5. How do we protect data.

The company has well documented security policies in place concerning paper and electronic information which meet FCA, Lloyd's and industry standards. Our IT systems have extensive data security protections and policies in place, including firewalls, intrusion detection and prevention, Network

If you want to know what information is held about you by our service provider or TIA insurance, or have other requests or concerns relating to our use of your data, please write to us at:

Office Manager
Travel Insurance Agencies
Sackville Place
44-48 Magdalon Street
Norwich
NR3 1JU