



## **Our Privacy Notice**

This Privacy Notice is issued in order to provide you, whether you are a client, a partner or employee of a client, or other individual about whom we control data, with information about what data we hold and process, and what we do with that data. This Policy was last updated May 2023.

If you have any questions, queries or require any further information, please do not hesitate to get in touch with us

Flood Assist Insurance  
Meadow View  
Oundle Road  
Woodnewton  
PE8 5EG  
01832 770770  
[www.floodassist.co.uk](http://www.floodassist.co.uk)

## **The Type Of Personal Information We Collect**

Flood Assist Insurance is a trading name of Arcadian Group Ltd. Who are the Data Controller for any personal data you provide to us. We can be found on the [Information Commissioner's Register](#) under reference number ZA266142. Information provided to us may be shared and used as detailed within this Privacy Notice.

We may receive information about you from any of the following sources:

- Directly from you or from someone you have authorised to incept a policy on your behalf or a price comparison website or other website with whom you have shared your contact details.
- When you or your representative obtains a quote, incepts, renews or amends a policy, or makes a claim. This information may consist of the following personal information:
  - your name, contact details (including home address, telephone number and e-mail address) and date of birth;
  - all other personal information that is provided to us when completing an application for a quote for any policy, including (as necessary) any sensitive information (e.g. information about your health and/or previous convictions or policy voidances etc.);
  - details of all previous quotes for policies requested from us;
  - details of all policies held with us including dates of purchase, lapse and cancellation;
  - details of claims on policies held with us;
  - your payment history relating to policies held with us; and
  - the length of time you have been a customer with us.
- From third parties such as credit reference or debt collection agencies (e.g. to confirm your personal data) and;
- From insurers, witnesses, third parties and solicitors (e.g. details relating to an incident that is the cause of a claim).



Collecting this information is necessary for the purposes of quoting, incepting and renewing a policy and also for offering or conducting our consultancy and advocacy services in relation to a voided or cancelled insurance policy.

## **Special Category Data**

Special category data includes information about criminal convictions, race or ethnic origin, political or religious beliefs, health, genetic or biometric data, sex life and sexual orientation, trade union membership and philosophical beliefs of an individual.

Our lawful basis for processing special category data you provide, is that of substantial public interest, as designated under Schedule 1 of the Data Protection Act 2018. Therefore, we do not need your consent when we process this data for the purposes of providing you with an insurance quotation, or incepting/maintaining an insurance policy, for conducting our consultancy and advocacy services.

We will process this data in strict accordance with this Privacy Notice. The data will be retained for the duration of your policy with us, plus six years, as required by the Financial Conduct Authority (FCA) and in line with British Insurance Brokers Association guidance to support our ability to manage your policy, provide you with consultancy and advocacy services, respond to complaints, demonstrate compliance with FCA rules and to support our ability to defend against legal claims.

## **What We Use Your Information For**

Your personal information may be used by Arcadian Group Ltd. as is necessary for the following purposes:

- to assess your application for an insurance quote;
- to submit your application to any insurer or our panel of insurers to enable them to provide you with a quote or multiple quotes as applicable;
- to assess your financial standing;
- to confirm your identity;
- to prevent fraud;
- to verify the information provided;
- to administer and maintain your policies;
- to assist you with claims and enquiries;
- to maintain your insurance records with insurers;
- to inform you of your renewal date;
- to renew your insurance policy;
- to tell you about other insurance and related products and offers from Flood Assist (subject to your consent, as required - please see below under the heading Direct Marketing);
- carry out market research, statistical analysis and customer profiling;
- to facilitate our quality and compliance monitoring.

We may also share your information with law enforcement bodies, reinsurers and regulators such as the FCA, as required or permitted by law. In addition, in the event of a merger, acquisition, or any form of sale of some or all of our assets, to a third



party, we may also disclose your personal information to the third parties concerned or their professional advisors.

## **Our Lawful Basis For Processing Data**

It is a requirement of the UK General Data Protection Regulations that data is processed only when there is a lawful basis for doing so.

Our legal basis for processing data will include one or more of the following:

- the processing of data is necessary for the performance of a contract to which you are a party or when taking steps in order to enter into a contract at your request
- processing is necessary for our compliance with our legal obligations
- processing is necessary for the purposes of pursuing our legitimate interest (including carrying out our business of providing insurance services to clients and prospective clients and pursuing our general business interest)
- the processing is necessary for the establishment, exercise or defence of legal claims

## **Fraud Detection & Prevention**

It is important that the information you provide to us is accurate as incorrect information could affect the validity of your policy and the ability to make a claim. We or our insurers may cancel your insurance policy if we believe fraudulent details have been provided. In order to prevent or detect fraud we or our insurers may check your details with various fraud prevention agencies and anti-fraud registers, who may record a search. Searches may also be made against other insurers' databases. These checks include processing conducted automatically by computers and may affect pricing or our ability to quote for insurance.

Insurers pass information to the Claims Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us, or our insurers, check information provided and also to prevent fraudulent claims. We may at any time search the register including when we deal with your request for insurance or for consultancy and advocacy services.

If fraud is suspected, information may be shared with those insurers and fraud prevention agencies. We and our insurers search these registers when dealing with a new request for insurance, at renewal or in the event of an incident or claim. Under the conditions of your policy, you must tell us and your insurers about any incident (such as an accident or theft) which may or may not give rise to a claim.

We and our insurers may also share your information with law enforcement agencies, other organisations and public bodies where we reasonably believe it is necessary for the prevention and detection of fraud, crime or where required to do so under a court order.

If your application for insurance has been declined and you believe this to be incorrect please explain why to a member of staff who will review the circumstances.

## Credit Reference Checks

### Soft Search

Our insurers will conduct credit reference checks at one or more of the UK's credit reference agencies ("CRAs") in certain circumstances. In all cases these checks will be carried out to confirm identity, help prevent fraud and calculate premiums. This is a soft search **which is only visible to you** (if you request a copy of your credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect your credit file. The search will be visible on your credit report, but it won't affect your credit rating as it's not an application for credit. The CRAs may add the details of our insurers' searches and information that we and our insurers hold about you to their records relating to you.

### Quotation Search

In a small number of cases, including in order to obtain premiums from certain insurers, a fuller credit reference check (which is called a 'quotation search') may need to be conducted with the CRAs. If this is the case, you will be informed. Our insurers will conduct that type of search only with your explicit consent. This type of search will leave a footprint on your credit file which is visible to other lenders and companies unrelated to us (for example, other CRA customers). This type of search and the information about you may be used and disclosed by the CRAs to other lenders and companies to enable them to trace your whereabouts, recover debts that you owe and to verify your identity.

The Information Commissioners Office has provided guidance on how Credit Reference Agency checks work and how long information is retained for <https://ico.org.uk/media/for-the-public/documents/1282/credit-explained-dp-guidance.pdf>

Records remain on file at the CRAs for 6 years after they are closed, whether settled by you or defaulted. CRAs may use this information for the purpose of statistical analysis about credit ratings. If you tell us that you have a spouse or financial associate with whom you have a personal relationship that creates a financial association\* in a similar way to a married couple (for example if you have been living at the same address at the same time), our insurers may:

- I. search, link and/or record information at CRAs about you both,
- II. link any individual identified as your financial associate, in our own records,
- III. take both yours and their information into account in future applications by either or both of you,
- IV. continue this linking until one of you notifies us that you are no longer linked.

\* An association shows that you have a financial connection with someone else. This can be created by joint judgments, joint accounts, joint credit applications, or from information you have previously provided to Credit Reference Agencies through quotations and applications for credit.



## **Linked records**

When CRAs receive a search from us they will link together your records and records about your spouse or financial associate. Links will remain on your credit file and theirs until such time as you or them successfully files for a disassociation with the CRAs. If your circumstances change and you believe you are no longer financially linked with another person you should contact the CRAs about this.

## **Contacting Credit Reference Agencies**

You can contact the CRAs currently operating in the UK (CallCredit, Equifax and Experian) to find out what information they hold about you. The information they hold may not be the same so you may wish to contact more than one. Their details are below. They are entitled charge you a small statutory fee.

- **CallCredit**  
0330 024 7574 or log on to <http://www.callcredit.co.uk>
- **Equifax**  
Equifax Ltd Customer Service Centre, PO Box 10036, Leicester , LE3 4FS, 0333 3214043 or log on to <http://www.equifax.co.uk>
- **Experian**  
Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 481 0800 or log on to [www.experian.co.uk](http://www.experian.co.uk)

Both types of credit checks as described above may be completed when obtaining a quote for you, whenever you change or renew the policy, to offer payment options and to calculate premiums.

## **Telephone Call Recording**

All telephone calls relating to applications and claims may be recorded for training and quality purposes, and for fraud prevention and detection.

Where call recordings are made, they are retained for 3 months where no policy or services are purchased and for 3 years where a policy and / or consultancy services are purchased, in line with regulatory guidance.

Other users of the fraud prevention agencies such as law enforcement agencies, may use this information in their own decision making processes.

## **Disclosing Other Peoples Information To Us**

You should show this notice to anyone whose personal information you provide to Arcadian Group Ltd. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above. Where you authorise a third party to deal with us on your behalf, it is our standard practice to speak to either of you, regarding the policy, after completing relevant identity checks.

## **Who Your Data Is Shared With**



In order to provide our services to you and comply with our legal obligations, it may be necessary for us to share the personal data we hold, insofar as we are obliged or allowed by law to do so, with third parties including the following:

- financial organisations, debt collection, credit reference and tracing agencies
- suppliers and service providers used by us in order to deliver our services to you. This may include, including document storage facilities, IT service providers such as cloud providers of software, data room providers and providers of our IT servers
- our own legal and other professional advisors
- government agencies, regulators, the police/law enforcement agencies and other authorities (including the Information Commissioner and Financial Services Ombudsmen)
- If your quotation is for a commercial property, your details will be passed to our preferred Commercial Flood Specialist partner, Kudos, for them to provide you with a quotation. We will retain basic information for record keeping purposes.
- We will process all data provided in strict accordance with this Privacy Notice, For details on how Kudos process your data, please refer to their Privacy Notice [Privacy & Cookies - Kudos Brokers](#)

With your consent, we may also share your personal data with anyone you have authorised to deal with us on your behalf.

## **Data Retention**

We will retain your data only for as long as is strictly necessary. Where you obtain a quotation from us, and do not proceed, your data will be stored for a period of two years, after which time your data will be securely deleted. If you have agreed for us to contact you the following year, your data will be retained for the twelve month period.

Where you have taken a policy with us, we are obligated by the Financial Conduct Authority to retain the data for the duration of the policy term, plus a period of 6 years. Your data will be deleted at the end of this period.

## **Direct Marketing**

Arcadian Group Ltd. may contact you by email or telephone in order to let you know about other products and services. Where you have obtained a quotation from us, or bought an insurance policy, our lawful basis for sending marketing material by email or SMS will be that of legitimate interest. You have the right to opt out of receiving marketing from us at any time.

Additionally, some marketing activities may require the explicit consent of an individual. In these circumstances, consent will always be obtained beforehand.



If you would like to opt-out of receiving marketing correspondence of any kind, you can let us know at any time by writing to us or by calling us on 01832 770770. We do not sell or pass on your details to any third parties for the purpose of marketing their own products or services.

## **Your Data Protection Rights**

The data protection regulations and UK law seeks to protect your rights as follows:

- **The right to be informed** about our data processing activities, including through Privacy Notices such as this.
- **The right of access** to the personal information we hold about you. To request a copy of this information you must make a subject access request in writing or by phoning us.
- **The right of rectification.** You may ask us to correct any inaccurate or incomplete data within one month.
- **The right to erasure and to restrict processing.** You have the right to have your personal data erased and to prevent processing except where we have a legal obligation to process your personal information. You should bear in mind that by exercising this right you may hinder or prevent our ability to provide products and services.
- **The right to data portability.** On your request, we will provide you with your personal data in a structured format.
- **The right to object.** You have particular rights in relation to automated decision making and profiling to reduce the risk that a potentially damaging decision is taken without human intervention. You can object to your personal data being used for profiling, direct marketing or research purposes.

You may invoke any of these rights at any time by contacting us on the details given at the beginning of this Privacy Notice.

## **Access To Your Information (Data Subject Access Request)**

Under the Data Protection Act 1998 you have the right to access or obtain copies of the personal information held about you by us. Should you wish to exercise this right, please contact us in writing, in person or by telephone using the contact details above. A response to your request will be provided to you within 30 days of us receiving a valid request.

## **Complaints**

In addition to the rights listed above, any person about whom we hold personal data, also known as data subjects, have the right to make a complaint.



If you have any concerns about our use of your personal information, you can make a complaint to us using any of the contact information at the beginning of our Privacy Notice.

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>

## **International data transfers**

From time to time we may need to process some of your information using third parties located in countries outside of the European Economic Area (EEA). If your information is processed outside of the EEA, we will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the data protection regulations in the UK and EEA.

## **Cookies**

We use cookies to make your experience of the Flood Assist website as good as it can be. If cookies are disabled you may not find your experience of the site very good or in some circumstances the site may not be accessible at all. Please note we do not use cookies to collect personally identifiable data. By using this website you agree to us using cookies, if you do not want cookies to be used please use your browser to delete or control cookies. For more information on how to control your cookie settings and browser settings, or how to delete cookies, please visit [www.aboutcookies.org.uk](http://www.aboutcookies.org.uk). We currently only use cookies for Google Analytics and Share This services, more information about what these cookies are can be found on Google Analytics.