

At Philip Gibbs Insurance Brokers we understand how important your privacy is. This notice explains how we collect and use your personal data.

Definitions

“personal data” means any and all data that relates to an identifiable person who can be directly or indirectly identified from that data. In this case, it means personal data that you give to Us and We collect from you.

“We/Us/Our” refers to Philip Gibbs Insurance Brokers, a limited company registered in England under company number 02456429, whose registered address is 3 Acorn Business Centre, Northharbour Road, Cosham, Portsmouth, Hampshire PO6 3TH, and whose main trading address is Links House, Dundas Lane, Portsmouth, PO3 5BL. We are the “Controller” of your personal data.

“You/Your” refers to the individual whose personal data is being collected and processed by Philip Gibbs Insurance Brokers Ltd.

What Personal Data Do We Collect?

In order for Us to provide insurance services to You, We need to collect and process personal data about You or others related to Your policy. The types of personal data that are collected and processed may include:

Types of Personal Data	Details
Individual details	Name, contact details, date and place of birth, nationality, job title and family details, including their relationship to You
Identification details	Identification numbers issued by government bodies or agencies, e.g. driving licence number
Financial information	Bank account or payment card details, income or other financial information
Risk details	Health information, criminal convictions, or other special categories of personal data. For certain types of policy, this could also include telematics data.
Policy information	Information about the quotes You receive and policies You take out
Credit and anti-fraud data	Credit history, credit score, sanctions and criminal offences, and information received from various anti-fraud databases relating to You
Previous and current claims	Information about previous and current claims (including other unrelated insurances), which may include data relating to Your health, criminal convictions, or other special categories of personal data
Sensitive personal data	Certain categories of personal data which have additional protection under the GDPR. The categories include health, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership <i>(We require your consent to collect and use this type of data)</i>

Why do we need it?

In order to provide You with our services, We will use Your personal data for the following purposes:

Providing a quote	At inception of a policy	Policy administration
Claims processing	Renewals	Complying with our legal/regulatory obligations

The lawful basis for collecting and using Your personal data may vary in accordance with the different purposes above. The lawful bases include:

To supply Our services to You	Compliance with Our legal obligations	For Our legitimate business interests
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What do We do with it?

- To provide the above services, the third parties We will share Your personal data with include:

Insurance companies	Other intermediaries	Reinsurers	Claims handlers
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- We may use profiling and automated decision making when supplying Our services.
- Sometimes We use other companies to provide some services. These may include marketing, debt recovery, banks and building societies, legal service providers, communication services, fraud and financial crime investigation services. We will only share the personal data they need to carry out the service.
- We would also like to send You information (with your consent) about future products and services.
- We will keep your personal data only for so long as is necessary or where we are required to keep your personal data due to legal or regulatory reasons.

What are Your rights?

In certain circumstances, You can withdraw Your consent to Us using some or all of Your personal data. However, withdrawal of this consent will impact Our ability to provide insurance and pay claims.

In certain circumstances, You can request access, correction, portability or deletion of the personal data We hold for You.

If You have any questions or would like to raise a complaint in relation to Our use of Your personal data, please contact Our Data Protection Representative:

Lisa Gibbs

Philip Gibbs Insurance Brokers, Links House, Dundas Lane, Portsmouth, PO3 5BL

Tel: 023 92 671133

Email: lisa.gibbs@pgib.co.uk

If You are not satisfied with Our response You have the right to complain to the Information Commissioners Office (ICO) here <https://ico.org.uk/concerns/>