

JCB Insurance Services Ltd Privacy Policy

The privacy and security of your information is important to us. This notice explains who we are, the types of information we hold, how we use it, who we share it with and how long we keep it. It also informs you of certain rights you have under current Data Protection Law. The terms used in this Privacy Notice are based on the Information Commissioner's Office. You can find out more about the ICO at <https://ico.org.uk>

Who Are We?

JCB Insurance Services Ltd is part of the J C Bamford Excavators Group and is the Data Controller of the information you provide us.

You can contact us for general data protection enquiries by email to insurance@jcb.com or in writing to The Managing Director, JCB Insurance Services Ltd, Rocester, Staffordshire, ST14 5JP.

What Information Do We Collect?

In order for us to provide you with the right product or service to meet your needs (or handle a claim) we will collect personal information which may include your name, address, telephone number, email address, occupation, date of birth and additional risks related to your enquiry or product and payment details (including bank account number and sort code).

We may need to request and collect sensitive personal information such as details of criminal or motoring convictions or medical history for us to provide you with the product or service or to process a claim.

Please note that we only collect and process sensitive personal data where it is essential for the delivery of a product or service and without the information, the product or service cannot be provided. We will therefore not seek explicit consent to process this information as it is required by us to provide the product or service you have requested and is vital to us providing the service. If you object to use of this information then we will be unable to offer you that product or service.

For the avoidance of doubt, data such as email addresses and contact telephone numbers of individuals we hold in connection with commercial business are considered by us to be outside of scope of GDPR.

How Do We Use Your Personal Information?

We will use your personal information to :-

- Assess and provide the products or services that you have requested
- Communicate with you
- Develop new products and services

We may also take the opportunity to :-

- Contact you about products and services that may be relevant to you
- Provide additional consumer information or advice relevant to you

Only where you have provided us with consent to do so, we may also from time to time use your information to provide you with details of marketing related to other products and services from the JCB Group.

To ensure confidentiality and security of the information we hold, we may need to request personal information and ask security questions to satisfy ourselves that you are who you say you are.

Securing your Personal Information

We follow strict security procedures in the storage and disclosure of your personal information including storage in electronic and paper formats.

We store all the information that you provide to us, including information provided via forms you may complete on our website.

Any new information you provide to us may be used to update an existing record we hold for you.

When Do We Share Your Information?

In addition to JCB Insurance Services Ltd, third parties such as Insurers, Loss Adjusters or Premium Finance Companies deliver some of the services requested by you. In these instances, whilst the information you provide will be disclosed to these companies, it will only be used for the provision of the service provided.

This may also include conducting a search with a credit reference agency or contacting other firms involved in financial services regarding payment.

We will only share your information for any direct marketing of additional products and services within the JCB Group where we have your consent to do so.

The data we collect about you may be transferred to, and stored at, a destination outside the European Economic Area (“EEA”). It may also be processed by staff operating outside of the EEA who work for one of our suppliers.

If we provide information to a third party we will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Notice.

We may be obliged by law to pass on your information to the police or any other law enforcement body, or statutory or regulatory authority including, but not limited to the Employers’ Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share your information with anyone else you have authorised to deal with us on your behalf.

How Long Do We Keep Your Information For?

We will not keep your personal information for longer than is necessary for the purpose for which it was provided unless we are required by law or have other legitimate reasons to keep it for longer.

We will normally keep information for no longer than 7 years after the termination or cancellation of a product, contract or service we provide. In certain cases we will keep your information for longer in order to protect your interests, particularly where a product includes liability insurance upon which a claim could potentially be made at a future date, even after your contract with us has ended.

Your Rights

Under data protection law you have the right to change or withdraw consent and to request details of any personal data that we hold about you.

Where we have no legitimate reason to continue to hold your information, you have the right to be forgotten.

We may use automated decision making in processing your personal information for some products and services, usually on-line. You can request a manual review of the accuracy of an automated decision if you are unhappy with it.

If you wish to inform us of changes in consent for marketing, please contact us by email to insurance@jcb.com or in writing to The Managing Director, JCB Insurance Services Ltd, Rocester, Staffordshire, ST14 5JP.

Further details of your rights can be obtained by visiting the ICO website at <https://ico.org.uk>