

Privacy Notice – PIB GROUP Limited

This Privacy Notice provides details of the personal data we collect from you, what we do with it, how you might access it and who it might be shared with.

Our Contact Information and Data Protection Officer

Flat Living Insurance is a trading styles of www.flatliving.co.uk Limited which is a subsidiary of PIB Group Limited

Our Data Protection Officer can be contacted directly here:

Data Protection Officer
PIB Group Limited
1 Minster Court
Mincing Lane
London, EC3R 7AA
dpo@pib-insurance.com
0330 058 9700

What we do with your personal data

We process your personal data only for the purpose for which it is collected. If you use our services or request information, we collect your personal data for use by PIB Group Limited and subsidiary companies. We use this personal data for the provision of information and services or the performance of the contract.

We may use your personal data for other similar purposes, including marketing, web analytics and communications, but that will only occur if we have your consent or where, as a current or previous user of our services, we rely on a legitimate interest justification for doing so. You have a right at any time to stop us from contacting you for marketing purposes. Please contact us to do so - see above.

The way insurance works means that, If you have a contractual or service relationship with us, your information may be shared with, and used by, a number of third parties in the insurance or risk sector; for example, insurers, agents or brokers, reinsurers, loss adjusters, insurance and benefits platforms, sub-contractors, specific service providers, claim management companies, credit reference agencies, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. To improve our services, we also occasionally, and optionally, ask our clients to undertake surveys and polls and provide reviews. To do this we use specific service providers. We will only disclose your personal information in connection with the contract or service that we provide and to the extent required or permitted by law.

The personal information we have collected from you may be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment.

Your data will be held securely in the UK and the EEA. Any other data processing outside of these geographical areas will be undertaken only in locations that are covered by UK data protection adequacy regulations or where UK GDPR compliant appropriate safeguards are in place.

More detailed information on how the Insurance market works and transfers data, is available from the London Insurance Market Core Uses Information Notice available [here](#)

What personal data do we collect?

The personal data we collect depends on whether you just visit our website or use our services. If you visit our website, you do not need to provide us with any personal data. However, your browser transmits some data automatically, such as the date and time of your visit, your browser type, your operating system, the last web page you visited and your IP address.

If you use our services, personal data is required to fulfil the requirements of a contractual or service relationship, which may exist between you and our organisation. We will also grant access to relevant personal data to our staff for example to provide training, to provide staff development, and to develop our platforms and services.

This is on the basis that this is in both our mutual legitimate interests to improve our services and your customer experience. However, we will ensure this is in a secure environment.

In addition, special categories of personal data such as data about your health and criminal convictions may be collected and processed on an explicit consent or public interest basis if this is necessary. See the section below concerning special category and criminal offence data.

If you provide us with personal data about other people, for example; family members you wish to add to a policy or contract, we expect you to ensure that they know you are doing so and they are content with their information being provided to us.

As a minimum if you use a simple contact form on our website, you will be providing us with your name, address, telephone number, email address and details of property. If you use the form function or chat function on any of our websites or platforms, your discussion will be captured by our third-party web chat or form provider and retained by them for a short period of time and by us, as necessary.

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

When and why do we collect and process special category or criminal offence data?

We only collect and process special category or criminal offence data from data subjects when we either have received explicit consent from you or we can rely on a purpose within the public interest.

These include providing our services (insurance), complying with regulatory requirements, preventing, or detecting unlawful acts, preventing fraud, dealing with terrorism financing and money laundering and to fulfil our legal obligations and defend legal claims.

Our current erasure and retention policies ensure that our treatment of special category and criminal offence data aligns with the UK GDPR principles regarding the proportionate collection and processing of personal special category and criminal offence data.

How do we look after personal data?

We only collect personal data that is required for the purposes of providing our insurance and risk services, as described above. We restrict, secure and control all of the data we hold, against unauthorised access, damage, loss or destruction; whether physical or electronic. We retain personal data only for as long as is necessary to perform the functions above and to respond to your requests, or longer if required by law, or if we need to retain the data to perform a contract. If we retain your personal data for historical or statistical purposes we will ensure that the personal data cannot be used for any other purpose. Whilst in our possession, together with your assistance, we try to maintain the accuracy of your personal data.

How can you access your personal data?

You have the right to request access to any of your personal data we may hold. If any of that information is incorrect, you can request that we change it. If we are not using your information correctly, you can request that we stop using it or that we delete it completely.

Some of our quote platforms may provide automatic quotes and decisions. In these cases, you always have the ability to contact our customer services team or Data Protection Officer (details above) to request a review of a decision.

If you would like to make a request to see what personal data of yours we hold, you may make a request to our Data Protection Officer using the details above.

Where we have asked for your consent to use your personal data, you have the right to withdraw that consent at any time. If you withdraw your consent, we will stop using your personal data where legally possible. Any processing undertaken before your withdrawal remains valid and lawful.

Changes to our Privacy Notice

We keep our privacy notice under regular review and we'll place any updates on this web page. This privacy notice is version 1.75

Our Supervisory Authority

You have the right to lodge a complaint with a Data Protection Regulator, contact details below:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire SK9 5AF

Tel: 0303 123 1113

Web: <https://ico.org.uk/>