

Privacy Policies.

[Click here to view our Customer Privacy Notice](#)

[Click here to view our Business Customer Policy](#)

Miramar Underwriting Limited | Customer Privacy Notice

Purpose of this notice

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent and this privacy notice tells you what we do with the information that we collect about you.

We process your personal data in accordance with the relevant data protection legislation. We are the data controller for the data that we process about you and we will not collect any information from you that we do not need for the purpose of administering your insurance policy. There may be additional data controllers, such as the agent you purchased your insurance policy through or the insurer/s.

Contact details

We are **Miramar Underwriting Limited**, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Office is **Z2168910**. Our registered address is: 34 Lime Street, London EC3M 7AT.

Anything you are not clear about

If you have any questions, or if there is anything that you are unclear about, please contact us at dataprotection@miramaruw.co.uk and we will be happy to answer any queries you may have concerning this privacy notice or the way we process your personal data.

Why is your personal data required?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy.

If you fail to provide the data, it may mean that you are unable to exercise your contractual rights, including claiming under the policy. This would also hinder our ability to administer your insurance policy.

What information do we collect about you?

We may collect the following personal data about you:

- Information collected from you/ information collected through our agent.

When you have purchased an insurance policy through one of our agents, you provide your personal data which may include the following categories:

- your name, address and contact details, including email address, telephone number and date of birth
- name and date of birth of any additional insured parties
- information about your marital status
- information about your medical or health conditions

- Information collected from other sources

We may collect your personal data from others in the instance that you are a joint or additional insured party we may collect information about you from the policyholder.

Special personal information

We may process some special categories of your personal data, such as information about your health. If applicable, we may use information about a child, where the child is insured under a policy.

We collect this data as we are required to use this information as part of your insurance quotation or insurance contract with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

This is not an exhaustive list and in specific instances, we may collect more personal data than stated above.

Why do we process your data?

We use your personal data to meet our obligations in our contract of insurance with you.

- To provide insurance services

When you request to purchase an insurance policy from one of our agents, and they transfer the data to us, we use information about you to provide the agreed service, including if you make a claim.

- To comply with our legal obligations

As part of our duties involved with providing insurance services, sometimes we are required by law to use information about you:

- to deal with complaints;
- to help prevent and detect crime (including, for example, the prevention or detection of fraud); and
- to comply with a legal or regulatory obligation and/or assist our regulators (e.g. Financial Conduct Authority).

We can use your personal data in this way because we are required to do so by law.

- Prevent fraud

We may share your information with other public bodies, including the police to detect and prevent fraudulent claims and/or activities.

- To improve our services

We may use your information to improve our services.

- to help develop our products, services and systems to deliver a better experience in the future;
- we may also process your personal data to better understand you as a customer, including to determine how best to retain your custom, and to ask you to provide feedback on the service we provide to you.

We can use your personal data in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal data that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

How do we protect your data?

We take the security of your data seriously. We have internal policies and controls in place to try to ensure that your data is not lost, accidentally destroyed, misused or disclosed, and is not accessed by unauthorised individuals.

How long do we keep your data for?

As a rule, we will keep your personal data for seven years following the end of your relationship with us, as it is likely that we will need the information for regulatory reasons or to defend a claim. However, there may be exceptions where we need to keep your personal data for longer, such as where your policy contains employer's liability cover.

We will also retain data in an anonymous form for statistical and analytical purposes.

Following the end of the retention periods, your personal data will be securely destroyed.

Who might we share your data with?

Your personal data may be shared with the following categories of third parties:

- Insurers/ Reinsurers
- Claims third party administrators
- Complaint third party administrators
- Brokers and other organisations, including parties they are contracted with, who provide a service related to the insurance policy
- Loss adjusters
- Regulatory authorities
- Fraud prevention agencies
- Legal or crime prevention agencies
- Employers Liability Tracing Office (for commercial policies containing employers liability cover)
- Any additional insured parties who may communicate with us on your behalf, provided that they have your permission.
- Other parties that have or may acquire control or ownership of our business (and our or their professional advisers) in connection with a significant corporate transaction or restructuring, including a merger, acquisition, asset sale, initial public offering or in the event of our insolvency— usually, information will be anonymised, but this may not always be possible. The recipient of any of your personal data will be bound by confidentiality obligations.

Do we share your data outside of European Economic Area (EEA)?

The personal data that we process to administer your insurance policy will not need to be shared with other organisations outside the EEA.

When do we make automated decisions about you?

Our agents may make automated decisions about you and the automated decision may impact the level of premium you will pay or the type of product that we can offer to you.

However, we will not make any automated decisions about you once the information is transferred to us.

Your rights as a data subject

We thought it would be helpful to set out your rights under the relevant data protection legislation. You have the right to:

- withdraw consent where that is the legal basis of our processing
- access your personal data that we process
- rectify inaccuracies in personal data that we hold about you
- be forgotten, if the processing of your personal data is no longer necessary for the purposes it is collected for, your details would be removed from systems that we use to process your personal data
- restrict the processing in certain ways
- obtain a copy of your data in a commonly used electronic form (if the legal basis of our processing is consent or necessary for contract)
- object to certain processing of your personal data by us

Please see <https://ico.org.uk> for further information on the above rights. You may also contact us at dataprotection@miramaruw.co.uk for further information.

You have a right to complain to the Information Commissioner's Office about the way in which we process your personal data. Please see <https://ico.org.uk>

Miramar Underwriting Limited | Business Customer Privacy Notice

Purpose of this notice

This privacy notice covers the processing of data for individuals and companies that we have a prospective or existing business relationship with and as a result we process their data to manage this relationship. This privacy notice does not apply to any customers/policyholders related to Miramar Underwriting Limited. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent and this privacy notice tells you what we do with the information that we collect about you.

We process your personal data in accordance with the relevant data protection legislation. We are the data controller for the data that we process about you and we will not collect any information from you that we do not need for the purpose of managing the business relationship.

Contact details

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Anything you are not clear about

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Why is your personal data required?

The provision of your personal data is necessary for us to manage the business relationship and meet any contractual obligations that we have with you. If you fail to provide the data, it may mean that we are unable to manage the business relationship and hinder the performance of our contractual obligations.

What information do we collect about you?

We may collect the following personal data about you:

- Information collected from you
- When you provide your business contact details to us for potential business opportunities.
- When we collect personal data as part of our ongoing business dealings and development.
- Information collected from other sources
- When one of Miramar Underwriting's business partners introduces you to us, they will provide your contact details.

The information collected may include the following categories:

- your name and job title;
- your company name and address;

- your contact details, including email address and telephone number.

Why do we process your data?

We may process your personal data for the following reasons:

- We use your personal data as it is necessary to manage our business relationship, including meeting our contractual obligations to you and sending you communications in relation to this relationship.
- We use your personal data to undertake necessary due diligence prior to entering into a contract, such as conducting credit checks and fulfilling our onboarding requirements.
- We may also use your data where there is not contractual relationship, and where we need to process your data for potential business opportunities. We can use your personal data in this way because it is in our legitimate interests to network and grow the business.
- We use your personal data to send you communications with opportunities/products that we deem to be of interest to you. We can use your personal data in this way because it is in our legitimate interests to network and grow the business.
- We use your personal data where required for us to comply with our legal obligations or to enforce or defend our legal rights.

How do we protect your data?

We take the security of your data seriously. We have internal policies and controls in place to try to ensure that your data is not lost, accidentally destroyed, misused or disclosed, and is not accessed by unauthorised individuals.

How long do we keep your data for?

As a rule, where there is a contractual relationship, we will keep your personal data for seven years following the end of your relationship with us. Where there is no contractual relationship formed, we will retain your personal data for two years. Following the end of the retention periods, your personal data will be securely destroyed.

Who might we share your data with?

Your personal data will be shared with Miramar Underwriting Limited's employees and may be shared with the following categories of third parties:

- Insurers/Reinsurers
- Third-party service providers that Miramar Underwriting Limited is contracted with, who process data on our behalf.
- Other parties that have or may acquire control or ownership of our business (and our or their professional advisers) in connection with a significant corporate transaction or restructuring, including a merger, acquisition, asset sale, initial public offering or in the event of our insolvency—usually, information will be anonymised, but this may not always be possible. The recipient of any of your personal data will be bound by confidentiality obligations.

Do we share your data outside of European economic area (EEA)?

The personal data that we process to manage the business relationship will not need to be shared with other organisations outside the EEA.

When do we make automated decisions about you?

We will not make any automated decisions about you.

Your rights as a data subject

We thought it would be helpful to set out your rights under the relevant data protection legislation.

You have the right to:

- withdraw consent where that is the legal basis of our processing
- access your personal data that we process
- rectify inaccuracies in personal data that we hold about you
- be forgotten, if the processing of your personal data is no longer necessary for the purposes it is collected for, your details would be removed from systems that we use to process your personal data
- restrict the processing in certain ways
- obtain a copy of your data in a commonly used electronic form (if the legal basis of our processing is consent or necessary for contract)
- object to certain processing of your personal data by us

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