



Privacy policy

This privacy notice tells members and customers of Benenden Home Insurance underwritten by UIA Mutual what to expect when UIA Mutual collects, uses, retains and discloses your personal information. Personal information is information that (on its own or together with other information) identifies you and is about you. This includes what you tell us about yourself and what we learn by having you as a member or customer. This notice was last updated in October 2020.

Who we are

Benenden Home Insurance is distributed by Benenden Wellbeing Limited, an insurance intermediary. Benenden Wellbeing Limited is a wholly owned subsidiary of The Benenden Healthcare Society Limited. Registered Office of both: Holgate Park Drive, York, YO26 4GG.

When we refer to UIA Group (encompassing 'UIA Mutual', 'UIA Mutual Insurance' these are trading names of UIA (Insurance) Ltd and UIA (Insurance Services) Ltd), (or to 'UIA', 'we', 'us' or 'our'), we mean:

- UIA (Insurance) Ltd
- And/or UIA (Insurance Services) Ltd (also trading as 'UIA Mutual', 'UIA Mutual Insurance')

Both of which are registered at Kings Court, London Road, Stevenage, Herts, SG1 2TP.

To ensure that we process your personal information fairly and lawfully, this notice informs you:

- Why we need your personal information
- How it will be used
- With whom it will be shared and
- What rights you have in relation to the personal information we collect

Within this notice we describe instances where Benenden Home Insurance and UIA are the 'data controllers' (the organisations who decide what personal information is collected and how it is used), and where we direct or commission the processing of personal information by third parties on our behalf to provide services or improve our offering to you.

When you enquire about, and/or purchase Benenden Home Insurance, the information you provide will be used by UIA to underwrite and administer your insurance quote and/or policy.

Our commitment to your privacy

UIA recognises the importance of protecting personal and confidential information. We take care to meet our legal duties, and we have put in place all reasonable technical, security and procedural controls required to protect your personal information, in whatever format we hold that information.

How the law protects you

Your privacy is protected by law, which says that we can use your personal information only if we have a proper reason to do so. This includes sharing it outside of UIA. The reasons why we may process your personal information could be one or more of the following:

- To enter into or fulfil a contract we have with you
- When it is our legal duty
- When it is our legitimate interest, or
- When you consent to it

A legitimate interest is when we have a business or commercial reason to use your information, but this must not unfairly go against your rights or freedoms. If we rely on our legitimate interest, we will tell you what this is.

Below is a list of the ways that we may use your personal information, and which of the reasons we rely on to do so. This is also where we tell you what our legitimate interests are. For further information in relation to the marketing that we undertake, please see the table below.

What we use your personal information for	Our reason(s) for processing	Our legitimate interests (where applicable)
<ul style="list-style-type: none"> • To provide you with the Home Insurance services we can offer you • To administer payments relating to your Home Insurance 	<ul style="list-style-type: none"> • Fulfilling contracts • Our legal duty 	
<ul style="list-style-type: none"> • To manage how we work with other companies that provide services to us and our members or customers 	<ul style="list-style-type: none"> • Fulfilling contracts • Our legal duty 	
<ul style="list-style-type: none"> • To manage our relationship with you • To communicate with you about the Home Insurance policy you have purchased • To enable Benenden Wellbeing Limited to develop and carry out marketing activities • To conduct analysis and research activities to improve and develop our products and services • To enable Benenden Wellbeing Limited to analyse the reaction to our advertising activity • To enable Benenden Wellbeing Limited to create anonymised look-alike audiences for marketing purposes 	<ul style="list-style-type: none"> • Fulfilling contracts • Our legal duty • Our legitimate interests 	<ul style="list-style-type: none"> • Enabling Benenden Wellbeing Limited to define audiences to market Home Insurance products to • Enabling Benenden Wellbeing Limited to market to you about similar product • Being efficient about how we fulfil our legal and contractual duties • Use of your quote data (whether you accepted a policy or not), data collected during the lifetime of your policy, and data collected from third parties (such as credit reference agencies), to refine our pricing and risk assessment models across all our products, to improve the accuracy of our premiums and improve the quality of our services;
<ul style="list-style-type: none"> • To detect, investigate, report and seek to prevent financial crime 	<ul style="list-style-type: none"> • Fulfilling contracts 	

<ul style="list-style-type: none"> • To manage risk for us and our members or customers • To comply with regulations that apply to us • To respond to complaints and seek to resolve them 	<ul style="list-style-type: none"> • Our legal duty 	
<ul style="list-style-type: none"> • To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance and audit 	<ul style="list-style-type: none"> • Our legal duty • Fulfilling contracts 	
<ul style="list-style-type: none"> • To exercise our rights as set out in agreements or contracts 	<ul style="list-style-type: none"> • Fulfilling contracts 	
<ul style="list-style-type: none"> • In some circumstances in relation to handling your claim, if you suffer from a health condition you may want to inform the claims handler so that any necessary precautions can be taken when handling your claim. This information will only be taken with your explicit permission. 	<ul style="list-style-type: none"> • Consent 	

What types of personal information do we handle?

We process personal information to enable us to run UIA, to support the provision of services to members and customers, to maintain our own records and to promote our services.

The types of personal information we use include:

- Personal details (such as names, addresses, telephone numbers, dates of birth)
- Financial details (including payments to UIA by members and customers and payments made by UIA for service provided to members)
- Details of how you use our website, and where you have accessed it from
- Details of how you interact with us on social media
- Details of when you contact us and when we contact you (including voice recordings of telephone calls and copies of written communications such as emails or letters)
- Details of which UIA (Insurance) Ltd products and services you have purchased
- Details of your use of services offered by UIA (Insurance) Ltd
- Contact details (such as names, roles, telephone numbers and email addresses) of business contacts

Where we collect personal information from

We may collect your personal information from the following sources:

- Information provided to us from the most recent underwriter of Benenden Home Insurance
 - To allow us to provide you with details to obtain a quote to continue your Benenden Home Insurance
- Personal information you give to us:
 - When you purchase Benenden Home Insurance Products underwritten by UIA Mutual
 - When you contact us (for example by phone, email or letter)
 - In member or customer surveys or any other research activity we may conduct with you

- When you use our services
- When you update your membership information using our website
- Personal information gathered from our website
- When you use or access our website (please see www.uia.co.uk/privacy for further information)

If you choose not to give personal information

We may need to collect personal information by law, or under the terms of a contract we have with you. If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations. It may also mean that we cannot provide you with services under your insurance policy. We will notify you if your choice not to give personal information to us would result in a delay or prevent us from meeting our obligations.

Any personal information that is optional will be clearly marked at the point of collection.

Who we share your personal information with

We may share your personal information between Benenden Home Insurance, UIA Insurance for these reasons:

- Assisting in verifying your identity
- Assessing risks
- Understanding your requirements
- Developing, testing, researching and improving products and services
- For Benenden Wellbeing Limited to market products and services, believed to be appropriate to you
- Training and business analysis
- Legal and regulatory compliance
- Preventing or detecting financial crime
- Complaints handling, or
- Improving customer service

Your personal information will only be shared with third party organisations when required (for example for legal obligations or regulatory requirements, in respect of the products and/or services you request as a member or customer of Benenden Home Insurance).

These types of organisations are:

- Loss adjusters or suppliers, building companies, and other relevant parties who act on UIA Mutual's behalf in validating, quoting and completing the repairs of any claim.
- HM Revenue & Customs, our regulators and other authorities, including fraud prevention agencies (where required or permitted by law)

In the usual course of our business, we may use other third party organisations known as 'data processors' under data protection law to support the essential delivery of our services. These organisations process your personal information on our behalf.

These types of organisations are:

- Mailing, email, SMS messaging, and/or print fulfilment organisations (to enable us to communicate with you efficiently)
- Providers of business services such as auditors, consultants, solicitors and/or insurers (to enable us to run the business efficiently)
- Providers of records management services such as secure disposal suppliers, and IT storage providers (to enable us to secure data efficiently)
- Providers of IT systems or services (to enable us to run the business efficiently)
- Market researchers (to help us to improve the services we offer)

- Providers of information management services (to help us learn about our customers)

UIA and Benenden Wellbeing Limited will never sell your information, or share it with external companies for their own marketing purposes.

[Sending personal information outside of the EEA](#)

Data protection law holds all countries in the European Economic Area ('EEA') to the same high standards. If we transfer information outside of the EEA, we will make sure that it is protected to these standards.

We will only send your personal information to countries outside of the EEA to:

- Comply with a legal duty, or
- Work with other third-party organisations (as detailed above) who we use to help provide our services to you

We will always use one or both of these safeguards:

- Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA
- Make use of Model Clause Contracts or binding corporate rules, where suitable, to facilitate the transfer of personal and special category data between ourselves and an international organisation, or

[How long we keep your personal information](#)

We will keep your personal information for as long as you are a customer of Benenden Home Insurance underwritten by UIA Mutual.

After you stop being a customer:

We may keep your personal information for up to 8 years for one or more of these reasons:

- To respond to questions or complaints
- To show that we treated you fairly, or
- To maintain records according to legal requirements and documented business need

We may keep your personal information for longer than 8 years if we cannot delete it for legal, regulatory or technical reasons. In these circumstances, we will make sure that your privacy is protected and only use it for legal or regulatory purposes.

[Your rights and how to contact us](#)

In order to exercise your rights under data protection law, we will need to verify your identity for your security.

You can contact us by emailing support@uia.co.uk or writing to Data Protection Officer, UIA Mutual, Kings Court, London Road, Stevenage, Herts. SG1 2TP.

[How to get a copy of your personal information](#)

You can request a copy of your personal information, as well as why we have that personal information, who has access to that personal information and where we got that personal information from at any time. Once we have received your request, we will respond within one month.

[Letting us know if your personal information needs updating](#)

You have the right to question any information we hold on you that you think is wrong, out of date or incomplete. If you do, we will take reasonable steps to check its accuracy and correct it.

If you need to update your contact details, you can do so by contacting us using the details above.

If you want us to stop using your personal information

You have the right to object to our use of your personal information, or to ask us to delete, remove or stop using your personal information if there is no need for us to keep it. This is known as the 'right to object' and the 'right to erasure' (or 'right to be forgotten').

We may be able to restrict the use of your personal information so that it can only be used for certain things, such as legal claims or to exercise legal rights. In this situation, we would not use or share your information in other ways while it is restricted.

You can ask us to restrict the use of your personal information if:

- It is not accurate
- It has been used unlawfully but you don't want us to delete it
- It is not relevant any more, but you want us to keep it for use in legal claims, or
- You have already asked us to stop using your personal information but you are waiting for us to assess your request and confirm whether we are permitted to continue using the personal information under data protection law

If you want to object to how we use your personal information, or ask us to restrict how we use it, please contact us using the details above.

If you want us to erase your personal information

If you feel that we should no longer be using your personal information, or that we are illegally using your data, you can request that we erase the personal information we hold on you. When we receive your request, we will confirm whether the personal information has been deleted or tell you the reason why it cannot be deleted. There may be legal reasons why we need to keep your personal information.

If you want to request that we erase your personal information, please contact us using the details above.

Obtaining your personal information in a portable format

You have the right to get copies of your personal information from us in a format that can be easily re-used. You can also ask us to pass on your personal information to other organisations. To request this, please contact us using the details above.

Your right to complain

If you are not satisfied with our response or believe that we are not processing your personal information in accordance with the law, you can complain to the Information Commissioner's Office (ICO) by emailing casework@ico.org.uk or telephoning 0303 123 1113. Additional contact methods are detailed on their website: <https://ico.org.uk/global/contact-us>

Changes to this privacy notice

We regularly review our privacy notice. We will publish any updates on the website and inform members and customers of any changes within our regular communications. You can request a copy of our privacy notice by us using the details above.

What happens when you contact us

We will need to verify your identity for your security. Verifying identity is an important way of safeguarding against criminal activities including the prevention of illicit access to your information.

If we are unable to validate your identity, we may ask you to provide further evidence so that we can access your information.

UIA Mutual reserve the right to discuss any financial transactions with the relevant bank account holder.

Freedom of Information

UIA Mutual and its subsidiaries are not governed by the Freedom of Information Act as UIA Mutual nor any of its subsidiaries are a public authority.

How to contact our Data Protection Officer

If you have any questions about this privacy notice or our processing of information, if you wish to raise a complaint on how we have handled your personal information, or if you wish to exercise any of the rights set out in this privacy notice, please contact our Data Protection Officer by emailing dpo@uia.co.uk or writing to Data Protection Officer, UIA Mutual, Kings Court, London Road, Stevenage, Herts. SG1 2TP.

If you have any questions relating to Benenden Wellbeing Limited's processing of your data please contact data.protection@benenden.co.uk or write to Data Protection Officer, Benenden, Holgate Park Drive, York, YO26 4GG.