



AMARIZ

PRIVACY NOTICE

Introduction

This privacy notice explains how Amariz Limited deals with the personal information we need to collect and use in order to provide our services. In doing this we act as a Data Controller. Our contact details are: Amariz Limited, Imperial House, 1 Harley Place, Bristol, BS8 3JT, UK. Telephone: 0117 974 5770. Email: info@amariz.co.uk.

We consider the lawful and correct treatment of personal information as being very important to our relationship with our customers. Any information provided to Amariz Limited will be dealt with in accordance with the requirements of the General Data Protection Regulation (GDPR). We respect an individual's right to privacy and handle all information with appropriate confidentiality.

What personal information do we hold?

We may receive the following personal information about you when you contact Amariz Limited, for example by doing any of the following:

Requesting a quote:

Name, address, telephone number, email address, date of birth or age.

Purchasing a policy:

Name, address, telephone number, email address, occupation, date of birth, sex, height and weight, blood pressure, tobacco use, medical history, bank details, credit or debit card details.

Making a claim:

Name, address, date and type of treatment, medical condition and date of first diagnosis, bank details.

Making a complaint:

Name, address, email address.

As well as basic personal information such as your name and contact details, we may process *sensitive personal information* such as information relating to your health. We will always be clear to explain when and why we need this information and the purposes for which we will use it and will obtain your explicit consent to use sensitive personal information. For example, in order to process an application for insurance, we will need details of your medical history to determine your conditions of acceptance and, in the event of a claim, we will ask you for the nature of the illness and the date of first diagnosis in order to assess whether your treatment is covered by your policy. If you provide sensitive personal information about another person (for example a family member), we will ask you to confirm on their behalf that they have provided their consent to the processing of their information.

In order to provide insurance cover and deal with insurance claims, we therefore need to process sensitive personal information. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may impact on our ability to provide insurance or pay claims.

What do we do with the information we gather?

We will use and share certain personal data for *the performance of the contract or to take steps prior to entering into the contract of insurance*.

The following processing activities are used for this legal purpose:

- providing quotations,
- underwriting and providing terms for policies,
- administering policies including premium payments,
- handling claims including requests for reimbursement of medical expenses, direct settlement of medical expenses to third parties, requests for direct settlement of hospitalisation expenses and requests for prior authorisation for medical treatment,
- handling third party claims,
- the prevention of fraud,
- handling complaints.

Who will your personal information be shared with?

Your *personal information* may be shared with the following parties:

- Your insurance broker or intermediary (if any),
- Medical professionals, for example in the event of a request for direct settlement of your hospitalisation expenses or the payment of a bill from a pharmacy.

Your *sensitive personal information* may be shared with the following parties:

- The Insurer's consulting doctor if we need more information on a particular medical condition in order to process your application for insurance or pay a claim,
- A broker situated outside the European Economic Area (EEA) for the purposes of negotiating the conditions of acceptance of your insurance cover or the payment of a claim with the insurer.

Where your personal data is transferred outside the EEA, such transfers are safeguarded by strict contractual obligations with third parties to ensure that your personal information remains protected in accordance with the GDPR.

We are committed to ensuring that your personal information is treated in accordance with this privacy notice wherever it may be sent.

Where is your personal information kept?

Your personal information will be kept electronically and on paper in our office in Bristol as well as on the server of the provider of our client management software in France. Paper archives are also stored off-site with a reputable document storage company.

How long will we keep your data for?

We will keep your personal data only for as long as it is required for the administration of your insurance policy and to handle claims. We will retain your personal information for a period of 10 years if you cancel your policy to assist us in assessing future applications for insurance that you may wish to make and to enable us to respond to a question or a complaint. We may also keep your data for longer than 10 years if we cannot delete it for legal, regulatory or technical reasons. If you contact us for a quote and do not take out a policy, your personal information shall be kept for a period of 2 years.

Security of your personal information

We are committed to ensuring that your personal information is secure. In order to prevent unauthorised access or disclosure we have put in place physical, electronic and managerial procedures to safeguard and secure the personal information we collect from you.

Personal information and our website

You are welcome to browse our website without providing us with personal information and we do not use 'cookies' to collect user information from the site.

You may choose to provide us with limited personal information (for example your name, postal address, telephone number and email address) in order to obtain further information on the services outlined in our website. We will only use the personal information you provide for the purposes of supplying the specific services you have requested. We will not disclose personal information provided via our website to any other third parties and personal information will not be used for direct marketing by Amariz Limited without your consent.

Please note that email is not a secure means of communication and we would recommend that you do not send sensitive personal information to us by this means.

Personal information that you supply voluntarily in emails may subsequently be used to administer your insurance cover, process claims and improve the service we provide.

Keeping your personal information accurate and up-to-date

To help us ensure that your personal information remains accurate and up-to-date, please inform us of any changes to the contact details you have provided.

Your rights in relation to your personal information:

You have the following rights:

- **Right to be informed** about what data we have collected about you,
- **Right of access:** to request a copy of your personal data free of charge,
- **Right to rectification:** have incorrect or incomplete personal data about you corrected,
- **Right to erasure:** to have your personal data erased in certain circumstances (the right to be forgotten),
- **Right to restriction of processing** of your personal data,
- **Right to withdraw consent** for the processing of your personal data,
- **Right to object** to the processing of your personal data,
- **Right to data portability**, i.e. to be able to transfer your personal data to another service provider,

- **Right to not be subject to automated decision-making** including profiling,
- **Right to remedy:** to be compensated for any unauthorised collection or use of data.

Please note that withdrawing consent and requests for restriction/erasure may affect our ability to provide you with a contract of insurance or pay a claim. Some of the above rights are subject to limitations in order for us to comply with a number of legal and regulatory obligations.

Marketing

From time to time, we would like to send you information on our products and services that may be of interest to you by email, but we will only do this where you have provided your consent. If you have agreed to receive marketing information by email, you may opt out at any time by contacting us by email or post. We will never share your email address with any third parties.

Contacting us regarding your personal information

If you have a query about the way we protect personal information or to exercise any of the above rights, please contact:

The Data Protection Officer
Amariz Limited
Imperial House
1 Harley Place
Bristol
BS8 3JT
Email: info@amariz.co.uk.

If you wish to make a complaint on how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter: email info@amariz.co.uk or write to The Data Protection Officer, Amariz Limited, Imperial House, 1 Harley Place, Bristol, BS8 3JT.

If you are not satisfied with our response or believe that we are not processing your personal data in accordance with the law, you can complain to the Information Commissioner's Office (ICO):

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Tel: +44 (0)303 123 1113 +44 (0)1625 545 745
Email: casework@ico.org.uk

Registration information

Amariz Limited is registered with the Information Commissioner's Office as a Data Controller (Registration number Z6967521).

Changes to our privacy policy

We keep our privacy notice under regular review and will put the most recent version on our website.