

# Crystal Insurance Brokers

## Privacy Policy

**Crystal Insurance Brokers**, which is a trading name of Crystal Insurance Services Limited, is committed to protecting and respecting your privacy.

**Our Privacy Policy** explains when and why we collect personal information about visitors to our Website, how we use it, the conditions under which we may disclose it to others and how we keep it secure.

We may change this Privacy Policy from time to time so please check this page occasionally to ensure that you remain happy with its content. By using our Website, you are agreeing to be bound by this Privacy Policy.

Any questions regarding this Privacy Policy and our privacy practices should be sent by email to [enquiries@crystalinsurance.co.uk](mailto:enquiries@crystalinsurance.co.uk) or by writing to **Crystal Insurance Brokers**, Crystal House, 29 Queens Parade, Friern, Barnet Road, London N11 3DA. Alternatively, you can telephone our office on 020 8211 3636

We are registered with the Information Commissioner's Office under registration number Z7609807

### Who are we?

**Crystal Insurance Brokers**, an independent broker located in the North London, provide business and personal insurance services underwritten by a broad range of insurers and underwriters.

We are a limited company registered in England and Wales 2608362.

Registered address: Crystal House, 29 Queens Parade, Friern Barnet Road, London N11 3DA.

**Crystal Insurance Brokers** are authorised and regulated by the Financial Conduct Authority (FCA) by firm reference No: 306896.

### Information Submitted by You

We will process any data when you use our Website, for example, when you contact us about products and services by using our Website Enquiry Form or Registering/Signing-up to receive our e-bulletins by email and in the normal post, in accordance with UK and EU data protection legislation.

### What type of information is collected from you?

The personal information we collect might include your name, address, landline telephone and mobile, email address, and what information you asked us to send or phone you back about. This Website does not request or process online payments.

### How is the information you have given us used?

We may use your information to:

- record your interest in our products and services
- use your contact details to call or email you
- to send you a quotation
- seek your views or comments on the services we provide
- notify you of changes to our services
- send you information and or updates about products and service you have requested and that may interest to you
- our latest promotions, events, or training courses
- to process a job application you have sent to our organisation

We will hold this personal data for as long as is required. If and when we are asked to remove personal data by an individual or organisation whose data we have recorded, this will be done within 72 hours or soon after. If this personal data remains relevant to one or other service we are providing to the individual or organisation, we may be legally or commercially required to hold some information to fulfil the obligations to that service.

### **Who has access to your information?**

**Crystal Insurance Brokers** will not sell or rent your information to third parties for any purpose. If having used our Website to enquire of our services, you then agree to order one or other of our services, your details may need to be given to a selected service provider of insurance (an insurer or underwriter) for legal and commercial reasons. Each will be acting as a data controller of your information and we can provide copies their Privacy Policies. Each of these third-party providers has been carefully selected by **Crystal Insurance Brokers** with whom we have typically worked for years. All the insurers with whom we arrange insurance are regulated by the Financial Conduct Authority (FCA) and or The Prudential Regulation Authority (PRA) who each regulate UK insurance and financial services.

### **You decide**

You can decide if you want to receive information from **Crystal Insurance Brokers** now and in the future. If you do not want to receive news, e-bulletins and any other communication from us you can telephone, email or write to our offices to stop this -

- 020 8211 3636
- [enquiries@crystalinsurance.co.uk](mailto:enquiries@crystalinsurance.co.uk)
- **Crystal Insurance Brokers**, Crystal House, 29 Queens Parade, Friern, Barnet Road, London N11 3DA.

### **How you can update your information**

The accuracy of your information is important so if you change email address, or any of the other information we hold becomes out of date and inaccurate, you can telephone, email or write to our offices to update these records -

- 020 8211 3636
- [enquiries@crystalinsurance.co.uk](mailto:enquiries@crystalinsurance.co.uk)
- **Crystal Insurance Brokers**, Crystal House, 29 Queens Parade, Friern, Barnet Road, London N11 3DA.

### **Security protecting personal data**

When you give us personal information, we take steps to ensure that it is treated securely. We do not hold any credit or debit card payment information. More general contact details such as your name, address, telephone and email may be held on our servers. No outside party has access to these servers. Data files on these servers are regularly scanned for virus detection and protected by strong firewalls for which access passwords are regularly updated.

### **Use of 'cookies'**

**Crystal Insurance Brokers** Website at [www.crystalinsurance.co.uk](http://www.crystalinsurance.co.uk) uses 'Session Cookies' These cookies last for the session the visitor is on our site. This is helpful as it will speed-up navigation from one page to another during the visit (session). Once the visitor leaves our site the cookie stops and does not remain on the visitor's PC or phone. 'Permanent Cookies' on the other hand, as the name suggests, persist after the visitor has left a site to remain on the visitor's PC or phone. These cookies can all be turned-off and removed easily using your browser's preference settings which will vary depending on which browser you use. **Crystal Insurance Brokers** Website at [www.crystalinsurance.co.uk](http://www.crystalinsurance.co.uk) does not use 'Permanent Cookies'.

### **Links to and from external Websites**

Our Website contains links to external Websites run by other organisations. This privacy policy applies only to our Website, not those external Websites that we link to, who will have their own privacy policies. We are not responsible for these external Websites and their privacy policies and practices. In addition, if you linked to our Website from an external site, we cannot be responsible for the privacy policies and practices of the owners and operators of that external Website and recommend that you check the privacy policy of that external site.

### **Data Stored within UK and Europe (EU)**

Our data is held on servers located in UK and Europe (EU) where data protection legislation is governed by UK and European (EU) laws and regulations. (GDPR and the UK Data Protection Act 2018)

### **Interruptions and Omissions in Service**

Every effort is made to ensure that our Website is accurate, secure and accessible at all times. However, Web and Internet connections can fail from time-to-time which is beyond our control. Although rare, service breaks are typically temporary amounting to as little as a matter of minutes in some cases. We do not accept any liability arising from any such errors, omissions, interruptions or delays or any ongoing obligation or responsibility to operate this Website (or any particular part of it) or to provide the service offered on this Website. We may vary the specification of this site from time to time without notice.

### **Your Use of our Website**

You may only use this Website for lawful purposes when seeking information. You must not under any circumstances seek to undermine the security of the Website or any information submitted to or available on it. In particular, but without limitation, you must not seek to access, alter or delete any information to which you do not have authorised access, seek to overload the system via spamming or flooding, take any action or use any device, routine or software to crash, delay, damage or otherwise interfere with the operation of this Website or attempt to decipher, disassemble or modify any of the software, coding or information on the Website.

### **Information on our Website**

Whilst we make every effort to ensure that the information on this site is accurate and complete, we do not accept any liability arising from any inaccuracy or omission in any of the information on our Website or any liability in respect of information on our Website supplied by you, any other site user or any other person.

### **Choice of Law and Jurisdiction**

The use of this Website and any agreements entered into through this Website are to be governed by English law. The courts of England are to have exclusive jurisdiction to settle any dispute arising out of or in connection with the use of this Website or any agreement made through this Website.

### **Data Protection Acts 1998 (GDPR and UK DPA May 2018)**

This Act of Parliament which set out principles relating to the use of data to ensure that the rights of the person who is the subject of the data are protected under the law, the forthcoming GDPR European Directive on data protection and the UK Government's Data Protection Act (DPA) which will come into force at the same time.

### **Personal Data**

Personal data is defined as data which relates to a living individual or organisation who can be identified from their data, or from their data and other information which is in the possession of or is likely to come into the possession of **Crystal Insurance Brokers**.

For full details of personal data and your rights, please visit the Information Commissioners Office Website at <https://www.ico.org.uk/>

### **Third Parties**

These are companies and people other than **Crystal Insurance Brokers**.

### **Users and Visitors**

People who use our Website and register their details with us for the purposes of commenting about our site, gain more information about our services and general business activities.

### **Review of this Policy**

We keep this Policy under regular review. This Policy was last updated in May 2018.