

Privacy Policy

We are B M Insurance Services Limited. This is our privacy policy, explaining what data we collect, why we collect it and how we use it. This applies to anyone who we hold data about.

Using this policy

We have tried to make our policy as easy to understand as possible. If you have any questions about how we treat your data, please do not hesitate to ask. You can email us at Karen@bmpi.co.uk

We collect and store your personal data in order to obtain insurance quotations, administer your policy, support you and improve the service we provide. We may also share relevant data with third parties involved with your insurance policy. We do not sell your data.

We collect data from you when you:

- speak to us in person or on the telephone - where we may record calls for security, training, and crime prevention.

- write or email us – we keep records of all the letters, emails, that we receive.

- provide documents to support your application. As your broker, we are responsible for gathering some of this data. We may also refer to other sources of data, including the Claims and Underwriting Exchange, industry fraud databases or the financial sanctions list, anti-money laundering, insolvency and credit checking services.

- respond to any marketing, customer surveys or promotional offers – we store data from your responses to help enhance our service and share more information with you.

- use our website.

How we use your data

This data is used to help us find insurance for you. We will do this when you ask us to find you a new quotation or when we are renewing insurance policies. We only use your data to help provide the services you ask for.

To do this, we use specialised computer systems to find the right policy for you. We will share your data with insurers, intermediaries, and other third parties as part of this process. We provide this data for the express purpose of providing a quotation. These third parties are not allowed to store your data for any other purpose. We will only engage with legitimate third parties in this process and only when we are sure your data will be treated properly. We will only share your data with other third parties if we are legally obliged to, in order to prevent crime or to help manage your insurance policies. If we need to provide your data to another company, outside of this, we will ask your permission first.

We will also use your data to contact you about your insurance requirements and to administer the products you purchase from us. This includes checking some of the facts and data provided during the application process.

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Please be aware, if you share data on public forums/social media, this information may be available to other people.

Depending upon your choice, you may opt-in or out of our marketing list. If you opt-in you may receive information about our products by electronic and non-electronic means such as by post, by email and by telephone. You may opt-out at any time either by the link offered in our marketing emails or by writing to The Data Protection Officer.

Your Data Rights:

The Right to Be Informed

We are committed to keeping you informed in a clear and transparent manner regarding the use, collection, and disclosure of your personal information. We will endeavour to inform you at the time we collect any information why we collect that information and how it will be handled. If your questions or concerns are not addressed in this privacy policy please contact us at the number or address below.

The Right of Access and Correction

You have the right to access and correct or complete any of your personal information that we may have of yours. This includes a confirmation that your data is being processed or any other supplementary information. You can access your information at the number and address below. We may take reasonable steps to verify your identity before granting access or making corrections. We will do this free of charge.

The Right of Erasure

You have the right to “be forgotten.” You can have your personal information deleted from our system subject to certain limitations. These limitations include when your personal information is necessary to fulfil our contractual obligations to you or under a legal requirement such as defence of legal claims. Please contact us at the address provided below for more information.

The Right to Restrict Processing

If you believe that we are processing your data incorrectly, inaccurately, unlawfully, or otherwise improperly, you may restrict our processing of your personal data. You may restrict or opt-out of processing at any time. Please contact us at the address provided below for more information.

The Right to Data Portability

You have the right to a machine readable copy of your personal information. We can provide this directly to you or to whomever you direct us to.

The Right to Object

You have the right to object to processing of your personal information, including any automatic decision making processes. We will evaluate your objections based on your specific situation. Please contact us to discuss or exercise this right.

Storing your data

Privacy Policy

We use a combination of physical and cloud based storage to ensure that your data is stored safely. When we engage third parties who store your data, we always ensure that your data is held in line with the law. We retain your data for no longer than necessary to provide the services you have asked for.

Access to your personal data

You have the right to request a copy of your information. This can be done by means of a Subject Access Request; there is no charge for this service.

Our contact details are:

Telephone – 01202 806161

Email – karen@bmpi.co.uk.

Post – BM Property Insurance Services Ltd, 1551 Wimborne Road, Kinson, Bournemouth, BH10 7AZ

Data Protection

BM Property Insurance Services Limited is registered with the Information Commissioner in the UK as a “data controller” in accordance with the provisions of the Data Protection Act 1998. Further details of the registration are available at www.dpr.gov.uk.