PRIVACY POLICY

Introduction

First Point respects your privacy and is committed to protecting your personal data. This privacy policy will tell you how we look after your personal data and about your privacy rights and how the law protects you.

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1: IMPORTANT INFORMATION AND WHO WE ARE

Purpose of this privacy policy

This privacy policy aims to give you information on how we collect and process your personal data.

Our services are not intended for children and we only collect Identity Data (see the explanation below) relating to children to the extent it is relevant to the advice we are giving you as our client.

It is important that you read this privacy policy together with any other privacy policy or fair processing policy we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy policy supplements other notices and privacy policies and is not intended to override them.

Controller

This policy relates to the activities of two separate companies, namely First Point Insurance Management Ltd and First Point Financial Services Ltd so when we mention "First Point", "we", "us" or "our" in this privacy policy, we are referring to the relevant company responsible for processing your data. We will let you know which entity will be the controller for your data when you purchase a product or service with us. First Point Insurance Management Ltd is the controller and responsible for our website, www.firstpoint.co.uk.

We have appointed a data privacy manager who is responsible for overseeing questions in relation to this privacy policy. If you have any questions about this privacy policy, including any requests to exercise your legal rights, please contact our data privacy manager in one of the following ways:

Emma Parker – General Manager
First Point Insurance Management, Talavera Court,
Darnell Way, Northampton NN3 6RW

Telephone: 01604 498885
e-mail: dataprivacy@firstpoint.co.uk

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO, so please contact us in the first instance.

Changes to the privacy policy and your duty to inform us of changes

We keep our privacy policy under regular review. This version was last updated on 04 December 2020.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Third-party links

Our website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy policy of every website you visit.

2: THE DATA WE COLLECT ABOUT YOU

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together as follows:

- **Identity Data** includes first name, maiden name, last name, marital status, title, date of birth and gender;
- **Contact Data** includes your postal address, email address and telephone numbers;
- **Driver Data** includes information about your driving history, any convictions or penalties for driving offences and any unspent criminal convictions;
- **Financial Data** includes details of your banking facilities and account/s, payment card details, your income, investments and any debts and liabilities. It also includes details of any previous CCJ's or bankruptcies;
- **Health Data** includes information about any physical or mental illnesses and any physical, mental or psychological disability from which you suffer and any medical or other treatment you are receiving or have received for them;
- **Transaction Data** includes details about payments to and from you and other details of products and services you have purchased from us;
- **Technical Data** includes internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access this website;
- **Profile Data** includes your username and password, your interests, preferences, feedback and survey responses;
- **Usage Data** includes information about how you use our website, products and services;
- **Marketing and Communications Data** includes your preferences in receiving marketing from us and our third parties and your communication preferences.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data could be derived from your personal data but is not considered personal data in law as this data will **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy policy.

As explained above, we collect Health Data about you and information about convictions and penalties for driving offences. We do not collect any other **Special Categories of Personal Data** about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, genetic and biometric data).

If you fail to provide personal data

Where we need to collect personal data by law, or under the terms of a contract we have with you or in order to provide our services, and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with goods or services). In this case, we may have to cancel a product or service you have with us, but we will notify you if this is the case at the time.

3: HOW IS YOUR PERSONAL DATA COLLECTED?

We use different methods to collect data from and about you including through:

- **Direct interactions.** You may give us your Identity, Contact, Driver Financial and Health Data by filling in forms (whether in hard copy or on our website), by corresponding with us by post, email or otherwise or in the course of telephone calls (all of which are recorded for record and training purposes.) This includes personal data you provide when you:

  - apply for our products or services;
  - create an account on our website;
  - request marketing to be sent to you;
  - enter a competition, promotion or survey; or
  - give us feedback or contact us.

- **Automated technologies or interactions**. As you interact with our website, we will automatically collect Technical Data and Usage Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies. We may also receive Technical Data and Usage Data about you if you visit other websites employing our cookies. Please see our cookie policy for further details.
- **Third parties or publicly available sources. Information from third parties.** We may also receive information about you from third parties who have put you in touch with us, including finance companies, vehicle dealers, lead generation web-platforms and others who introduce our services to you. We may also collect or verify information about you from other publicly available resources such as the electoral roll, and from credit reference agencies.
- **Identity and Contact Data.** We may also receive information about you from other people associated with you in connection with providing products or services to them: examples would be members of your family arranging insurance policies, or your employer.

  We will also receive personal data about you from the following parties:

  - Technical Data from analytics providers such as Google based outside the EU;
  - Contact, Financial and Transaction Data from providers of technical, payment and delivery services such as Allied Irish Bank (Merchant Services) based inside the EU.

Information about other people

In order to provide you with our services, we may also need to collect information about other people, such as members of your family or your employees. Please remember that, before disclosing someone else's personal data to us, you are responsible for obtaining that person's consent both to the disclosure and the processing of that personal data in accordance with the terms of this privacy policy.

4: HOW WE USE YOUR PERSONAL DATA

We will only use your personal data when the law allows us to. This means that we must have a lawful basis for using your personal data. Most commonly, we will rely on the following legal bases for using your personal data:

- **Performance of Contract** which means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract
- **Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law).
- **Compliance with a legal obligation** means processing your personal data where it is necessary for compliance with a legal obligation that we are subject to.

Generally, we do not rely on consent as a legal basis for processing your personal data, however, in accordance with e-privacy laws we will always provide you with the opportunity to opt out of marketing communications sent by electronic means e.g., via email. You can also opt-out of marketing, or change your marketing communication preferences, at any time by contacting us.

Purposes for which we will use your personal data

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground that we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	**Type of data**	**Lawful basis for processing including basis of legitimate interest**
To register you as a new customer	(a) Identity (b) Contact	Performance of a contract with you
To provide you with our services and products including: (a) Manage payments, fees and charges (b) Collect and recover money owed to us	(a) Identity (b) Contact (c) Financial (d) Health (e) Transaction (f) Marketing and Communications	(a) Performance of a contract with you (b) Necessary for our legitimate interests (to recover debts due to us) (c) Prevention and detection of crime

To manage our relationship with you which will include: (a) Notifying you about changes to our terms or privacy policy (b) Asking you to leave a review or take a survey	(a) Identity (b) Contact [(c) Profile] (d) Marketing and Communications	(a) Performance of a contract with you (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services)
To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	(a) Identity (b) Contact (c) Technical (d) Usage	(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise) (b) Necessary to comply with a legal obligation (c) Prevention and detection of crime
To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you	(a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications (f) Technical	Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)
To use data analytics to improve our website, products/services, marketing, customer relationships and experiences	(a) Technical (b) Usage	Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)
To make suggestions and recommendations to you about products or services that may be of interest to you	(a) Identity (b) Contact (c) Technical (d) Usage (e) Profile (f) Marketing and Communications	Necessary for our legitimate interests (to develop our products/services and grow our business)

Marketing

We do our best to provide you with choices regarding certain personal data uses, particularly around marketing and advertising.

Promotional offers

We may use your Identity, Contact, Technical, Usage [and Profile] Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which of our products, services and offers or those of our suppliers may be relevant for you.

You will receive marketing communications from us if you have requested information from us or if you have purchased products or services from us and have not opted out of receiving that marketing.

Third-party marketing

We will not disclose your personal data to third parties for marketing purposes without your express consent.

Opting out

You can ask us to stop sending you marketing messages at any time by following the instructions or opt-out links on any marketing message sent to you by electronic means e.g., via email. You can also opt out of marketing, or change your marketing communication preferences, at any time by contacting us.

Cookies

We may use cookies on our website to personalise content for you, to analyse traffic and to provide social media features and ads. We may also share information about your use of our website with social media, advertising and analytics partners who may combine it with other information that you've provided to them or that they've collected from your use of their services.

Cookies are small text files that can be used by websites to make a user's experience more efficient.

The law states that we can store cookies on your device if they are strictly necessary for the operation of our site. For all other types of cookies, we need your permission.

Our website operates with different types of cookies, some of these cookies are placed by third party services.

You can at any time change or withdraw your consent at https://firstpoint.co.uk/terms-privacy.

Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5. DISCLOSURES OF YOUR PERSONAL DATA

We may share your personal data with the parties set out below for the purposes set out in the table of section 4.

Purposes for which we will use your personal data above

- Internal third parties:

  Our employees and officers, and other companies in the "First Point" group of companies, who are based in the UK, will act as either data controllers or data processors;

- External third parties:

  Service providers acting as processors based the EEA (please see the definition of EEA under "International Transfers" below) who provide IT and system administration services;

  Professional advisers acting as processors or joint controllers including lawyers, bankers, accountants and insurers based in the EEA who provide consultancy, banking, legal, insurance and accounting services;

  HM Revenue & Customs, regulators and other authorities acting as processors or joint controllers based in the EEA who require reporting of processing activities in certain circumstances;

  Our suppliers, including insurers, intermediaries, finance companies, claims management companies and other associated business for them to provide you with products and services in which you have expressed an interest;

- The Claims and Underwriting Exchange Register, the Motor Insurance Anti-~Fraud and Theft Register and other bodies engaged in the prevention and detection of fraud in insurance markets;

- Specific third parties:

  Lifetime Wealth Management Limited, trading as First Point Financial Management, which is an appointed representative of Quilter Financial Services Limited & Quilter Wealth Limited, of 12-14 Upper Marlborough Road, St Albans, Herts AL1 3UR, of which First Point Financial Management is a trading style; and

- Third parties to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

6. INTERNATIONAL TRANSFERS

We do not transfer your personal data outside the European Economic Area ("**EEA**") (which comprises the member states of the European Union, plus Iceland, Liechtenstein and Norway, all of which have data privacy laws offering similar protection to that provided under the UK Data Protection Act 2018.)

7. DATA SECURITY

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

8. DATA RETENTION

How long will you use my personal data for?

We will only retain your personal data for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you. We may also retain your personal data if we receive a complaint or believe there is a prospect of litigation with one of our other clients and it is not reasonably practical to delete your personal data from a body of data (such as a log of telephone calls) which we need to keep for other purposes.

To determine the appropriate retention period for personal data, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal, regulatory, tax, accounting or other requirements.

9. YOUR LEGAL RIGHTS

Under certain circumstances, you have rights under data protection laws in relation to your personal data. In particular, you have the right to:

- **Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

- **Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:
  - if you want us to establish the data's accuracy.
  - if our use of the data is unlawful but you do not want us to erase it.
  - if you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims.
  - you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

If you wish to exercise any of the rights set out above, please contact our data privacy manager using one of the contact points set out above.

Fees to exercise rights

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we could refuse to comply with your request in these circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time to respond

We try to respond to all legitimate requests within one month. Occasionally it could take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.