

LifeQuote – Customer Privacy Notice

Your data and what we use it for

'LifeQuote' is a trading name of Direct Life & Pension Services Ltd ('us'), who provide a life insurance quote and apply service for Financial Advisers.

If you decide to apply for a product or service offered by us, you may be asked to provide additional personal details to those already provided to us by your adviser, including details that are classed as "sensitive", such as your medical history.

Your details will be used by us to process and administer your application for insurance cover on behalf of your adviser, who has established the legal basis used for processing your data and provided consent for your data to be used in this way, and will be disclosed to the provider of any insurance product you purchase in order that they may administer the policy.

If an Insurer uses automated decision making or profiling, consent will be obtained and if you are unsure about the outcome of the automated process you can contact us to discuss or to challenge the outcome.

In order to deliver our services to you effectively we will send your details to third parties such as those that we engage for professional compliance, accountancy or legal services as well as product, platform and service providers, insurers and other intermediaries that we use to arrange financial products for you.

Where third parties are involved in processing your data on our behalf we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

Where required, we may also share your personal data with law enforcement agencies, courts, regulators and similar bodies; and advisers and other third parties in connection with a sale or reorganisation of our business.

Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit such as secure file transfer and encryption. To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

How long we will keep your data for and how we will protect it

We will retain personal data relating to a quote which does not result in an application for no longer than one year.

If you apply for life insurance, we will retain personal and sensitive data for six years (or longer if requested to do so by the regulator) for monitoring, compliance and to support your application and any subsequent enquiries. This will help us answer any enquiries from you, your adviser or the chosen Insurer. After this period, all personal and sensitive data will be deleted.

If a policy is put in force, for your protection and in the event of future claims or queries, we will securely retain all personal and sensitive data relating to that application for a period of 50 years from the date it went on risk.

Data will be processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

More information on the types of information that may be collected

The type of information we may collect and process may include any of the below (where permitted by law):

- Personal details: Your name, age, gender, date of birth, marital status, nationality, height and weight, medical history, leisure activities and interests
- Information about the insurance policies you have applied for
- Contact Information: Your address, telephone numbers and email address
- Information about your family and home: Your family health or morbidity history, number of children and name, age and gender of children, your dwelling type, your household income, home valuation and household demographics
- Employment and experience information: Your employment history, job role, salary, employment benefit options
- Financial information: Details pertaining to your bank account, annual income, investment/savings, tax payer ID, credit history and transaction history
- Details of your interactions on our website
- Information to conduct our business: Information relating to underwriting insurance products and managing and processing insurance claims, such as previous insurance records and claims histories, services relating to our businesses and your business dealings or relationship with us

More information on the purposes for which personal data is used

We use your personal information to:

- Provide our services and manage products and services you have requested
- Review, process and manage claims
- Conduct data analysis, such as how you use our website, which helps us improve our services
- Help us prevent and detect fraud, money laundering, terrorism and other crimes
- Help develop new and improve existing services
- Operate and expand our business activities
- Carry out background checks, where lawful
- Perform administrative activities in connection with our services
- Exercise, defend and protect our legal rights or the rights of our clients or third parties
- Comply with legal obligations and to cooperate with regulatory bodies to which we are subject
- Research and develop new insurance products
- Audit our business

Your data rights and our obligations to you

You may ask us for a copy of the information we hold about you. To request a copy of the information we hold, please contact us at the address below. This includes the transfer of information to another organisation if feasible.

If any information we hold is inaccurate, you may ask us to rectify any inaccuracy and we will inform any third parties to whom the data has been provided.

In specific circumstances, you can ask us to delete information we hold. This will depend on the consent already provided to us and the status of the application. You can also object to, or ask us to restrict, the processing of your data.

You have the right to withdraw consent at any time. Please contact your adviser or us immediately should you wish to do so.

If you are unhappy with the handling of your personal data, you have the right to refer the matter to the Information Commissioners Office who will thoroughly investigate your concerns. They are contactable on 0303 123 1113 or go to www.ico.org.uk/concerns/handling for more information. Please however contact us in the first instance as we may be able to resolve the issue directly.

How to contact us

In the event of any queries, please contact us at:

Direct Life & Pension Services Ltd
Friars House
52a East Street
Chichester
West Sussex
PO19 1JG
or call 0800 652 9754

The LifeQuote/Direct Life & Pension Services Ltd Data Protection Officer is Ryan Mustchin, Head of Compliance and Agency.