

## LifeQuote – Adviser 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 you.

If you decide to apply for LifeQuote services, you will be asked to provide personal details including details that are classed as "sensitive", such as any criminal convictions, in order that we may process your application.

We generally process your personal data because:

- » It is necessary for the contract that we have with you
- » We have a legal obligation to collect, retain or disclose your personal data
- » We have a legitimate interest in processing your personal data (namely to enable us to provide our services to you)
- » In some situations, we may also process your personal data because you have given your explicit consent
- » In such circumstances, you have the right to withdraw your consent at any time. For more information about the legal basis relied on in connection with our processing of your personal data, please contact us

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

Once you have submitted an application, we will retain your personal data for one year where no contract is in force.

We will retain your personal data for a period of 50 years if a contract has been effected. But, upon termination of a contract, we will delete all adviser sensitive data once 6 years has elapsed.

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.

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.

## 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
- » Information about the insurance policies you have submitted
- » Contact Information: Your address, telephone numbers and email address
- » Employment and experience information: Your employment history, job role
- » Financial information: Details pertaining to your bank account, company finances, 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
- » To review, process and manage claims
- » To conduct data analysis, such as how you use our website, which helps us improve our services
- » To help us prevent and detect fraud, money laundering, terrorism and other crimes
- » To help develop new and improve existing services
- » To operate and expand our business activities
- » To carry out background checks, where lawful
- » To perform administrative activities in connection with our services
- » To exercise, defend and protect our legal rights or the rights of our clients or third parties
- » To 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. You can also object to, or ask us to restrict, the processing of your data.

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](http://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

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.