

## PRIVACY POLICY

### Privacy Statement and the Data Protection Act 1998\*

RGA Insurance Group will treat all your personal information as private and confidential (even when you are no longer a customer), except where disclosure is made at your request or with your consent or where we are required by law to disclose; we will hold your details for a maximum of 6 years.

We will use your information for the purposes of administration, to source your financial products, marketing, customer services, analysing your purchasing preferences, customer profiling and to obtain customer feedback.

If you do not wish to receive information on other products and services, please write to:

The Data Controller  
RGA Insurance Group Limited  
27 Great West Road  
Brentford  
London  
TW8 9BW

Or contact us by telephone on 020 8587 1066 or email [info@rgagroup.co.uk](mailto:info@rgagroup.co.uk).

### PRIVACY POLICY

Before using the RGA Insurance Group website, you should note the following points:

In order to deliver an effective service to you, it is necessary for us to store personal information about you and/or your company.

If you register to use the RGA Insurance Group website, in order to supply details for either insurance or assessment purposes, we will treat all information supplied to us in accordance with this document.

We will not pass on any details to any other organisation outside of the RGA group of companies without your express permission or unless we are required to do so by the law.

If you visit any of the RGA websites, having been introduced to us by a third party website, then information supplied by you to us, may be passed on to the relevant third party only.

Our privacy policy does not extend to any third party websites that you might visit via our websites, or be directed to from our website.

All necessary information supplied to RGA Insurance Group will be processed and stored on a secure server and may be used during future visits to the site to facilitate easy repeated use. The transaction process will use data encrypted using a Secure Socket Layer (SSL) session. Note that some older versions of web browsers do not support this facility; therefore you should ensure that the web browser you use supports SSL.

Data Protection Notice Use of personal information you provide or we hold (whether or not under this policy), may be used by us, our employees and/or agents to do the following:

- To identify you, when you make an enquiry
- To help administer any accounts, services and products offered by us now or in the future;
- To help us detect fraud, misuse or loss
- To keep you updated on any current tenant assessment(s) or insurance transaction(s) that might be specific to you or your company
- To keep you up to date with changes to the current services that we offer which may include carefully selected products and services provided by other companies within the RGA group which we believe will be of interest to you
- To obtain customer feedback

If you do not wish to receive this secondary information please let us know by contacting us on the details given below.

You can obtain a copy of any information held by us, by applying in writing to us on the details below.

There might be a fee associated with the release of the information; we will advise you in advance of the fee amount payable.

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Brentford  
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TW8 9BW

Or contact us by telephone on 020 8587 1066 or email [info@rgagroup.co.uk](mailto:info@rgagroup.co.uk).

### **Credit Reference Agencies**

We may search the files of credit reference agencies who will record the search. This information may be shared with credit providers and used for credit decisions and fraud prevention.

### **Third Party Agencies**

We will also provide your information to relevant third parties such as insurers in order to achieve your various requirements. Except where RGA Underwriting is required to disclose by law, we will treat all your information as confidential, even when you are no longer a customer and (unless we are required to do so by law) will not disclose any such information except where a disclosure is made at your request or with your consent. Details of our group of companies or any associated companies we might share your data with are available upon request.

Where necessary, you consent to our processing data that is defined as sensitive by the Data Protection Act\*, such as data relating to your health or any criminal offences, for the above purposes.



RGA Insurance Group, its agents and sub-contractors, will apply appropriate technical and organisational measures against the unauthorised processing of personal data and against accidental loss of/or damage to personal data. By providing your data, you agree to your data being used and transferred as stated above.

## **CONTACTING US**

We welcome all communications and hope that they will be constructive and will help us maintain a high standard of service as well as keep improving the services we offer you.

Please feel free to contact us on the details below and we will endeavour to respond to you as soon as possible, but in any event, within 4 weeks:

Managing Director  
RGA Insurance Group  
27 Great West Road  
Brentford  
London  
TW8 9BW

Or contact Customer Services on 020 8587 1066 or email on: [info@rgagroup.co.uk](mailto:info@rgagroup.co.uk).

## **COOKIES**

A cookie is a small file that is placed on your computer's hard drive. This allows companies to analyse web traffic to their site, as well as identify which pages are being used/viewed on the website; which in turn helps them to analyse data on webpage traffic.

This information can then be used for statistical analysis purposes and enables them to improve functionalities based on the usage. Overall, cookies help companies monitor which pages you find useful and which you do not. A cookie is not designed to access your computer or any private information about you, other than the data you choose to share; you can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer; though this may prevent you from taking full advantage of a website.

## **SUMMARY**

If you are unsure of any of the terms set out in this Privacy Policy, please do not hesitate to contact us on the details below. We respect your privacy, and take every effort to ensure the security of information you share with us confidentially, is secured.

Calls and all correspondences may be recorded and retained respectively. We will communicate to you via post, fax, email or by phone.

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required to do so by law. We may use your details to send you promotional information about us and/or associated third parties which we think you may find interesting; if you do not wish to receive this, please tell



us by contacting us on the details below; any email transmitted to you and carrying such information will also indicate a procedure to stop all such future contact.

All storage, use and transmission of personal information relating to an individual or a Company are subject to the Data Protection Act\*.

You may request details of personal information which we hold about you under the Data Protection Act\*. There might be a fee associated with the release of the information; we will advise you in advance of the fee amount payable.

If you would like a copy of the information, please write to:

The Data Controller  
RGA Insurance Group Limited  
27 Great West Road  
Brentford  
London  
TW8 9BW

If you believe that any information we have about you is incorrect or incomplete, please contact us as soon as possible; we will promptly correct this and inform any interested parties subsequently.

Please visit the following website for guidelines on data collection and your rights [www.ico.gov.uk](http://www.ico.gov.uk)

\* And any amended legislation.