

Data Protection Act Privacy Notice

How we use personal information

We are part of the Chartis Inc. international group of companies. By providing personal information to us, you give permission for your information to be used as described below. If you are providing personal information about another person, you confirm that you have that person's permission to provide the information to us, and for it to be used in the same way.

Personal information may be used by us and our group companies for a variety of purposes, including:

- insurance administration, including claims processing and payment;
- making decisions on whether to provide insurance cover;
- provision of assistance, advice and information on medical and travel issues;
- prevention and investigation of crime, including fraud and money laundering; and
- compliance with legal and regulatory requirements (for example, disclosure to the ELTO database explained in more detail below).

For these purposes personal information may be shared with our group companies and our other service providers and agents. Personal information will be shared with other third parties if required by law.

To check information provided, and to detect and prevent fraudulent claims, information (including details of injuries) may be put on registers of claims and shared with other insurers. We are also required to register all third party claims for compensation relating to bodily injury to the UK Department for Work and Pensions. We may search these registers when dealing with claims to detect and prevent fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

If our business (or any part of it) is sold or transferred at any time, the information we hold may form part of the assets transferred although it will still only be used as described here.

We may transfer personal information outside of the European Economic Area for the above purposes, including for electronic storage. If we do so, we will ensure an appropriate level of protection for your information.

Calls to us may be monitored or recorded for quality, training and security purposes.

Individuals have the right to request a copy of the personal information that is held about them (for a small charge), and to ask for any inaccuracies to be corrected. Please e-mail: DataProtectionOfficer@chartisinsurance.com or write to Data Protection Officer, Legal Department, Chartis Europe Limited, The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

More details of how we use and share information are set out in our full Privacy Policy at www.chartisinsurance.com/uk/privacypolicy or can be sent to you upon request.



The ELTO Database

Where your insurance policy provides employers' liability coverage certain information relating to your policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates and employer's reference numbers provided by Her Majesty's Revenue and Customs, will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database, (the "Database").

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure By Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual claimants (the "Claimants") who have suffered an employment related injury or disease arising out of and in the course of their employment in the UK for employers carrying on, or who carried on, business in the UK: (a) to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and (b) to identify the relevant employers' liability insurance policies. The Database will be managed by the ELTO. The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes

www.chartisinsurance.com/uk

Chartis is a world leading property-casualty and general insurance organisation serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage risk with confidence. For additional information, please visit our website at www.chartisinsurance.com.

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