

ALWEN HOUGH JOHNSON PRIVACY AND CORE USER INFORMATION NOTICE

INTRODUCTION

Alwen Hough Johnson (which includes AHJ Holdings Limited and Alwen Hough Johnson Limited) (“we” or “us” or “our”) gather and process your personal information in accordance with this privacy notice and in compliance with the relevant data protection regulation and laws. This notice provides you with the necessary information regarding your rights and our obligations, and explains how, why and when we process your personal data.

The primary service provided by Alwen Hough Johnson is (re)insurance broking and specialised underwriting for specific classes of business. Our business practices are to enable the consideration of, access to and administration of (re)insurance contracts and the servicing of claims on such contracts. In addition Alwen Hough Johnson provides servicing support to our clients. Alwen Hough Johnson takes your privacy very seriously and will never disclose or share your data without your consent; unless required to do so by law. We only retain your data for as long as is necessary and for the purpose(s) specified in this notice.

Alwen Hough Johnson and other participants in the (re)insurance industry are required to process and share personal data. We endeavour to protect the privacy and the confidentiality of the personal data that we process in respect of the services we provide to our clients and in respect of individuals’ use of the Alwen Hough Johnson website (www.ahjld.co.uk).

CONTACT DETAILS

Alwen Hough Johnson’s registered office is at 2 Minster Court, Mincing Lane, London, EC3R 7BB and we are a company registered in England and Wales under company number 01195076. We are registered on the Information Commissioner’s Office Register; registration number Z5731803, and act as the data controller when processing your data. We are registered with the Financial Conduct Authority under number 308774.

Our designated Data Protection Officer is Stuart Adams, who can be contacted in writing at Alwen Hough Johnson, 2 Minster Court, Mincing Lane, London, EC3R 7BB or via email at dpo@ahj-ltd.co.uk.

INFORMATION THAT WE PROCESS

The following list is not exhaustive and is subject to change. We collect and process the following personal data:

- > Personal information – name(s), date of birth, place of birth, location data, address, email address, telephone details, marital status, relationship to the policyholder, (re)insured, beneficiary or claimant.
- > Biographical data – age, photograph, gender, height, eye colour.
- > Identification details - identification numbers issued by government bodies or agencies (e.g., depending on the country you are in, social security or national insurance number, passport number, ID number, tax identification number, driver’s license number). Photocopies of identification documents such as passport, national identity card and driver’s licence.
- > Employment data - employer, job title, employment history and qualifications.
- > Financial information – bank details, credit history, fraud convictions, sanctions details received from various anti-fraud and sanctions databases, or regulators or law enforcement agencies.
- > (Re)insured risk, previous claims and current claims information - information about the (re)insured risk and claims may contain personal data and may include, only to the extent relevant to the risk being (re)insured:

- Health data - current or former physical or mental medical conditions, health status, injury or disability information, medical procedures performed, relevant personal habits (e.g., smoking or consumption of alcohol), prescription information, medical history, drugs test results;
- Criminal records data - criminal convictions, including driving offences; and
- Other special categories of personal data - in very limited circumstances, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning an individual's sex life or sexual orientation.

Where we collect such information directly from individuals, we will inform them of why the information is required and the consequences of not providing such detail.

SOURCES OF PERSONAL DATA

We collect and receive personal data at various points and from various sources, including but not limited to:

- > when you contact Alwen Hough Johnson, for example when requesting or obtaining a (re)insurance quote; purchasing a (re)insurance product, using our website, or when telephoning, or writing (by post or email) to us;
- > in the event of a claim, third parties including the other party to the claim (claimant/ defendant), witnesses, experts (including medical experts), loss adjustors, lawyers and claims handlers;
- > other (re)insurance market participants, such as (re)insurers and other intermediaries;
- > anti-fraud databases and other third party databases, including sanctions lists;
- > government agencies, such as vehicle registration authorities and tax authorities;
- > claim forms;
- > publicly available information from sources such as the internet;
- > business information and research tools;
- > third parties who introduce business to us;
- > contact form on our website.

SHARING, DISCLOSING AND USING YOUR PERSONAL DATA

The table below sets out the purpose for which we process personal data, explains how we share such information, and identifies the "lawful basis for processing" such data.

Each "lawful basis for processing" has been determined by the General Data Protection Regulation (the GDPR), the regulation allows companies to process personal data only when the processing is permitted by one of the specific lawful bases (the full description of each of the grounds can be found in Appendix 1).

PURPOSE OF PROCESSING	LAWFUL BASIS	DISCLOSURES
Quotation/ Inception		
Establishing a client relationship with an insurance company or other commercial entity	<ul style="list-style-type: none"> > Compliance with a legal obligation > For the performance of a contract 	<ul style="list-style-type: none"> > Regulators > Errors and Omissions Insurers > Legal advisers
Evaluating the risks to be covered and matching to the appropriate (re)insurer(s), policy and premium	<ul style="list-style-type: none"> > For the performance of a contract > For processing special categories of personal data (e.g. health information) and criminal records data: <ul style="list-style-type: none"> o Substantial public interest – for insurance purposes 	<ul style="list-style-type: none"> > (Re)insurers > Third party service providers to the insurance market > Errors and Omissions Insurers > Legal advisers
Policy Administration		
General client service, including communicating with clients	<ul style="list-style-type: none"> > For the performance of a contract > For processing special categories of personal data (e.g. health information) and criminal records data: <ul style="list-style-type: none"> o Consent (allergies) o Substantial public interest - for insurance purposes 	<ul style="list-style-type: none"> > Errors and Omissions Insurers > Legal advisers
Collecting or refunding of premiums, paying on claims, and processing and facilitating other payments	<ul style="list-style-type: none"> > For the performance of a contract 	<ul style="list-style-type: none"> > (Re)insurers > Banks > Third party service providers to the insurance market > Errors and Omissions Insurers > Legal advisers

Claims processing		
Managing (re)insurance claims	<ul style="list-style-type: none"> > For the performance of a contract > For processing special categories of personal data (e.g. health information) and criminal records data: <ul style="list-style-type: none"> o Substantial public interest - for insurance purposes 	<ul style="list-style-type: none"> > (Re)insurers > Claims handlers > Lawyers > Loss adjustors > Experts > Third parties involved in handling or otherwise addressing the claim, such as health care professionals > Third party service providers to the insurance market > Errors and Omissions Insurers > Legal advisers
Renewals		
Contacting individuals at our clients in order to arrange the renewal of the (re)insurance policy	<ul style="list-style-type: none"> > Legitimate interests of Alwen Hough Johnson (to correspond with clients to facilitate the continuation of (re)insurance cover) 	<ul style="list-style-type: none"> > (Re)insurers > Errors and Omissions Insurers > Legal advisers
Throughout the (re)insurance lifecycle		
General risk modelling	<ul style="list-style-type: none"> > Legitimate interests of Alwen Hough Johnson (to build risk models that allow placing of risk with appropriate (re)insurers and to advise clients of the most appropriate product) 	<ul style="list-style-type: none"> > Errors and Omissions Insurers > Legal advisers
Reviewing legal claims, investigating fraud and complying with our legal or regulatory obligations	<ul style="list-style-type: none"> > Compliance with a legal obligation > For processing special categories of personal data (e.g. health information) and criminal records data: <ul style="list-style-type: none"> o To establish, defend or prosecute legal claims o Consent o Substantial public interest - for insurance purposes 	<ul style="list-style-type: none"> > Insurance, data protection and other regulators > Police > (Re)insurers > Auditors > Legal advisers > Errors & Omissions insurers > Third parties involved in the investigation or prosecution, such as private investigators
Website activities		
To communicate with you regarding any queries you raise via the website	<ul style="list-style-type: none"> > Legitimate interests of Alwen Hough Johnson (to correspond with website users) 	

LEGITIMATE INTERESTS

As noted in the 'Sharing, Disclosing and Using Your Personal Data' section of this notice, we occasionally process your personal information under the legitimate interests' legal basis. Where this is the case, we have carried out a thorough Legitimate Interests' Assessment (LIA) to ensure that we have considered your interests and any risk posed to you against our own interests and obligations; ensuring that they are proportionate and appropriate.

CONSENT

In order to facilitate the provision of (re)insurance cover and to administer (re)insurance claims, unless another legal ground applies, we rely on the data subject's consent to process special categories of personal data and criminal records data, such as medical and criminal convictions records, as set out in the table above. This consent allows us to share the information with other (re)insurers, intermediaries and third parties that need to process the information in order to undertake their role in the (re)insurance market.

The affected individual's consent to this processing of special categories of personal data and criminal records data may be necessary for Alwen Hough Johnson to be able to provide the services a client requests. Where you are providing us with information about a person other than yourself, you agree to notify them of our use of their personal data and to obtain such consent.

Individuals may withdraw their consent to such processing at any time by contacting the Alwen Hough Johnson Data Protection Officer using the contact details in the Contact Details section above. However, doing so may prevent Alwen Hough Johnson from continuing to provide the services to the client. In addition, if an individual withdraws consent to a (re)insurer's processing of their special categories of personal data and criminal records data, it may not be possible for the (re)insurance cover to continue.

At Alwen Hough Johnson we do not carry out marketing activities, however if you have provided your consent, we may from time to time provide you with a newsletter.

SAFEGUARDS

We have in place physical, electronic, and procedural safeguards appropriate to the sensitivity of the information we maintain. These safeguards will vary depending on the sensitivity, format, distribution and storage of the personal data, and include measures designed to keep personal data protected from unauthorised access. If appropriate, the safeguards include the encryption of communications via Secure Sockets Layer (SSL) and Transport Layer Security (TLS) where possible, firewalls, access controls, separation of duties, and similar security protocols. We restrict access to personal data to only personnel and third parties that require access to such information for legitimate, relevant business purposes.

COLLECTION AND RETENTION OF PERSONAL INFORMATION

We collect, use, disclose and otherwise process personal data that is necessary for the purposes identified in this privacy notice or as permitted by law. If we require personal data for a purpose inconsistent with the purposes we identified in this privacy notice, we will notify clients of the new purpose and, where required, ask that they obtain individuals' consent to process personal data for the new purpose(s).

Our retention periods for personal data are based on business needs and legal requirements. We retain personal data for as long as is necessary for the processing purpose(s) for which the information was collected. For example, we retain certain transaction details and correspondence until the time limit for claims arising from the transaction has expired, or to comply with regulatory requirements regarding the retention of such data. When personal data is no longer needed, we either

irreversibly anonymise the data (in which case we may further retain and use the anonymised information) or securely destroy the data.

TRANSFER OF PERSONAL INFORMATION

Alwen Hough Johnson transfers personal data to, or permits access to personal data from, countries outside the European Economic Area (EEA). These countries' data protection laws do not always offer the same level of protection for personal data as offered in the EEA. We will, in all circumstances, safeguard personal data as set out in this privacy notice and in compliance with the General Data Protection Regulations and its equivalent UK Data Protection legislation.

Certain countries outside the EEA have been approved by the European Commission as providing essentially equivalent protections as EEA data protection laws. EU data protection laws allow Alwen Hough Johnson to freely transfer personal data to such countries.

If we transfer personal data to other countries outside the EEA, we will establish legal grounds justifying such transfer.

Individuals can request additional information about the specific safeguards applied to the transfer of their personal data.

YOUR RIGHTS

You have the right to access any personal information that Alwen Hough Johnson processes about you and to request information about:

- > What personal data we hold about you
- > The purposes of the processing
- > The categories of personal data concerned
- > The recipients to whom the personal data has/will be disclosed
- > How long we intend to store your personal data
- > If we did not collect the data directly from you, information about the source

If you believe that we hold any incomplete or inaccurate data about you, you have the right to ask us to correct and/or complete the information and we will do so as quickly as possible; unless there is a valid reason for not doing so, at which point you will be notified.

You also have the right to request erasure of your personal data or to restrict processing (where applicable) in accordance with the data protection laws. Where applicable, you have the right to data portability of your information and the right to be informed about any automated decision-making we may use.

If we receive a request from you to exercise any of the above rights, we may ask you to verify your identity before acting on the request; this is to ensure that your data is protected and kept secure.

CONSEQUENCES OF NOT PROVIDING YOUR DATA

You are not required to provide your personal data to Alwen Hough Johnson, however, as this information may be relevant for us to provide you with a contract of (re)insurance, we will not be able to offer some, or all, our services without the required personal data.

LINKS TO THIRD PARTY WEBSITES

Links to third party websites on this website are provided solely for your convenience. If you use these links, you leave this website. Alwen Hough Johnson has not reviewed all of these third party websites and does not control and is not responsible for these websites or their content or availability. Alwen Hough Johnson therefore does not endorse or make any representations about them, or any material

found there, or any results that may be obtained from using such websites. If you decide to access any of the third party websites linked to this website, you do so entirely at your own risk.

No endorsement or approval of any third parties or their advice, opinions, information, products or services is expressed or implied by any information on our website.

You may create links to this website provided you have first obtained permission in writing from Alwen Hough Johnson. You shall fully indemnify Alwen Hough Johnson for any loss or damage suffered by Alwen Hough Johnson for breach of this paragraph.

COMPLAINTS

Alwen Hough Johnson only processes your personal information in compliance with this privacy notice and in accordance with the relevant data protection laws. If, however you wish to raise a complaint regarding the processing of your personal data or are unsatisfied with how we have handled your personal data, you have the right to complain.

Data Protection Officer
Alwen Hough Johnson
2 Minster Court, Mincing Lane, London, EC3R 7BB
020 7 398 2600
dpo@ahj-ltd.co.uk

Information Governance Dept
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

FURTHER DETAILS

For any further details about our privacy policy please email us at dpo@ahj-ltd.co.uk.

Please note we reserve the right to change this privacy notice with any changes being posted onto this page.

APPENDIX 1 – LAWFUL BASIS

FOR PROCESSING PERSONAL DATA

Legal ground	Details
Consent	The individual has given clear consent to process their personal data for a specific purpose.
Contract	The processing is necessary for a contract with the individual.
Legal obligation	The processing is necessary to comply with the law (not including contractual obligations).
Vital interests	The processing is necessary to protect someone's life.
Public task	The processing is necessary to perform a task in the public interest or for official functions, and the task or function has a clear basis in law.
Legitimate interests	The processing is necessary for the legitimate interests of the company or the legitimate interests of a third party unless there is a good reason to protect the individual's personal data which overrides those legitimate interests.

FOR PROCESSING SPECIAL CATEGORIES OF PERSONAL DATA

The data subject has given explicit consent to the processing of those personal data for one or more specified purposes, except where Union or Member State law provide that the prohibition referred to in paragraph 1 may not be lifted by the data subject;

Processing is necessary for the purposes of carrying out the obligations and exercising specific rights of the controller or of the data subject in the field of employment and social security and social protection law in so far as it is authorised by Union or Member State law or a collective agreement pursuant to Member State law providing for appropriate safeguards for the fundamental rights and the interests of the data subject.

Processing is necessary to protect the vital interests of the data subject or of another natural person where the data subject is physically or legally incapable of giving consent.

Processing is carried out in the course of its legitimate activities with appropriate safeguards by a foundation, association or any other not-for-profit body with a political, philosophical, religious or trade union aim and on condition that the processing relates solely to the members or to former members of the body or to persons who have regular contact with it in connection with its purposes and that the personal data are not disclosed outside that body without the consent of the data subjects.

Processing relates to personal data which are manifestly made public by the data subject.

Processing is necessary for the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity.

Processing is necessary for reasons of substantial public interest, on the basis of Union or Member State law which shall be proportionate to the aim pursued, respect the essence of the right to data protection and provide for suitable and specific measures to safeguard the fundamental rights and the interests of the data subject.

Processing is necessary for the purposes of preventive or occupational medicine, for the assessment of the working capacity of the employee, medical diagnosis, the provision of health or social care or treatment or the management of health or social care systems and services on the basis of Union or Member State law or pursuant to contract with a health professional and subject to the conditions and safeguards referred to in paragraph 3.

Processing is necessary for reasons of public interest in the area of public health, such as protecting against serious cross-border threats to health or ensuring high standards of quality and safety of health care and of medicinal products or medical devices, on the basis of Union or Member State law which provides for suitable and specific measures to safeguard the rights and freedoms of the data subject, in particular professional secrecy.

Processing is necessary for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes in accordance with Article 89(1) based on Union

or Member State law which shall be proportionate to the aim pursued, respect the essence of the right to data protection and provide for suitable and specific measures to safeguard the fundamental rights and the interests of the data subject.