

### **Data Protection Act**

We will collect certain information about you in the course of considering your application and, if we issue a policy to you, in conducting our relationship with you. This information will be processed for the purpose of underwriting your insurance coverage, managing any policy issued and administering claims. We may pass your information to other insurance companies, underwriters, medical practitioners and claims administrators for these purposes and for fraud prevention purposes. This may involve the transfer of your information to countries that do not have data protection laws. We may also seek information from other insurance companies to check the answers you have provided.

You may have a right of access to, and correction of, information that we hold about you. Please contact [Rapidinsure.co.uk](http://Rapidinsure.co.uk) Ltd if you would like to exercise either of these rights.

Some of the information we collect about you may be classified as 'sensitive' – that is, information about physical or mental health. Data protection laws impose specific conditions in relation to sensitive information, including in some circumstances the need to obtain your explicit consent before we process the information.

By signing a proposal form or purchasing a policy online you consent to the processing and transfer of information including sensitive information described in this notice. Without this consent we would not be able to consider your application.

Occasionally access may be granted to other companies within the Berkeley Morgan Group PLC to enable them to bring to your attention products and services complementary to Rapidinsure's business. Such access will only be allowed when we believe it is in our clients' interest; it will be carefully controlled and restricted to the minimum, non-sensitive, non-medical, information necessary for the purpose.

### **Fraud Prevention and Detection**

In order to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the police;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
  - help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
  - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies;
  - check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to. Full details of Rapidinsure's use of personal data appear in the Data Protection Register.

**Customer Satisfaction**

If you are dissatisfied with any aspect of the service you have received from us, please write to:

The Customer Liaison Manager  
Rapidinsure.co.uk Ltd  
Phoenix Park  
Blakewater Road  
Blackburn  
BB1 5SJ

If you are not satisfied with the way your complaint has been dealt with you may ask for your case to be reviewed without prejudice to your rights in law, by writing to:

The Compliance Officer  
HSBC Insurance (UK) Limited  
Level 16  
8 Canada Square  
London  
E14 5HQ

If you are still you may write to:

The Managing Director  
HSBC Insurance (UK) Limited  
8 Canada Square  
London  
E14 5HQ

Should you remain dissatisfied, HSBC Insurance (UK) Limited is a member of the Financial Ombudsman Service (FOS). In the event of a dispute you may refer the matter to the FOS at the following address:

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel 0845 080 1800

Making a complaint under this procedure will not affect your right to take legal action.

There is a choice of law applicable to this policy, but unless agreed otherwise by us, English Law will be used.