



PRIVACY POLICY

Kensington Insurance Brokers Limited

(trading as Chelsea Insurance Brokers & Mayfair Insurance Brokers)

How we collect, process and retain your private data.

1. Introduction -The General Data Protection Regulations.

On the 25 May 2018, The General Data Protection Regulations (GDPR) come into effect.

These regulations enforce strict conditions on how private information is collected, used and retained by businesses and other organisations.

The way data breaches are reported and handled will change and the new legislation will require all firms to report breaches to the Information Commissioner's Office (ICO) - who are responsible for policing the GDPR - within 72 hours of having awareness of them taking place.

Non-compliance and serious infringements can lead to significant financial penalties and other remedies.

2. Our Operating Businesses:

Kensington Insurance Brokers and the trading names Chelsea Insurance Brokers and Mayfair Insurance Brokers (hereinafter "Kensington")

Kensington are authorised and Regulated by the UK Financial Conduct Authority (firm registration number 445714).

Kensington recognise the sensitive nature of privacy in the personal lines business and we believe protecting the confidential nature of every client or prospect's personally identifiable information ("Personal Information") is our paramount responsibility.

Accordingly, and in order to comply with various privacy laws, Kensington has developed this Privacy Policy to alert clients and prospects on how we may collect, use and disclose Personal Information.

Personal Information includes any factual or subjective information about an identifiable individual, such as name, age and address.

Personal Information does not include the name, title, business address or business telephone number of an employee of an organization.

3. Why We Collect and Disclose Personal Information

Kensington collect Personal Information for the purpose of providing risk management and insurance services to our clients. The risk management services provided may include analysing

client risks, preparing submissions to the insurance markets, communicating with clients, processing transactions, including premium payments and arranging premium payment by instalments.

We will only use Personal Information in a reasonable manner. Kensington discloses this information only to authorised employees of regulated insurance companies and other brokers for the purpose of performing risk management and insurance services on behalf of our clients, or as permitted or required by applicable law.

We do not and never have shared this personal information with any third party marketing businesses.

4. What Information We Collect

We may collect a variety of information in the performance of risk management and insurance services including but not limited to information clients provide on application forms, telephone enquiries and proposals.

5. How We Collect Personal Information

The Personal Information we collect comes directly from our clients and prospects. We use no third-party sources. Communication maybe through emails, our web site or telephone.

We do not Use Website Cookies

We do not collect such information from internet-based collection tools such as tracking software and cookies. We do not use Cookies to track web traffic and visitors.

6. Consent

Your knowledge and consent of our collection, use and disclosure of your Personal Information is critical.

Kensington provides risk management and insurance services to corporate clients, institutional clients, and to individual or personal lines clients.

For corporate clients, express consent of individual employees is generally not feasible or necessary in most circumstances. Nevertheless, Kensington will rely upon your voluntary disclosure of any such Personal Information in applications or in other underwriting information as consent for our collection, use and disclosure of such Personal Information for the purpose of providing risk management and insurance services.

For personal lines clients, appointment of Kensington as the Broker of Record is your express agreement and consent to collect, use and disclose Personal Information for the purpose of providing risk management and insurance services. Please note that withholding or withdrawing consent for us to collect, use and disclose Personal Information may not allow Kensington to provide risk management and insurance services on your behalf.

By supplying the necessary information involving employees of commercial clients, the customer acknowledges that you are also in compliance with the Privacy Laws of your country.

7. Security of Personal Information

Any Personal Information we retain is secured by three types of safeguards: (1) physical measures, such as locked offices and filing cabinets, (2) technological safeguards, such as passwords, encryption and firewalls, and (3) organisational controls such as limiting access to Personal Information on a 'need-to-know' basis, training and confidentiality agreements.

The specific types of safeguard utilised will depend upon the sensitivity, amount, extent of distribution, format of the information, and type of storage.

8. Accuracy and Access to Personal Information

Kensington is committed to the accuracy of any Personal Information it collects, uses and discloses. As such, clients are requested to keep us informed about any changes to their Personal Information that may be material to the risk management and insurance services we provide.

Upon written request, and subject to certain legal restrictions, we will provide reasonable access to Personal Information to the individual to whom it refers. You have the right to request us to amend any inaccurate Personal Information.

All such Requests should be directed to our designated Privacy Officer who is responsible for ensuring compliance with this Privacy Policy.

9. Further Information, Complaints or to Withdraw Consent

To gain access to your Personal Information, for further information, to file a complaint about our handling of Personal Information, or to withdraw your consent for us to collect, use and disclose your Personal Information, please contact our

Privacy Office - Mariia Bashkatova

T 0207 937 9092 email mariia@kensington-insurance.com

Alternatively contact our Chief Compliance Officer Nick Thurston

nick@kensington-insurance.com

We will comply immediately with your request.

Caution

While we make every effort to secure information within our control, no method of delivery is absolutely secure and any communication may be accidentally or deliberately intercepted by third parties.