

Your personal information

It is very important to us that your personal information is safe and secure, and only used for the right reasons. As a Mutual, we are owned by our customers - our Members - and we want to make sure that our Members trust us and are confident that we respect the privacy and legal rights of everyone whose personal information we hold.

This privacy notice explains why we collect personal information and how we use it. It also tells you about your legal rights.

Who are we?

We are Activities Industry Mutual Limited.

How do we collect personal information?

We collect personal information:

- when we are asked to provide a quote for cover and consider an application for membership
- when a Member renews or makes changes to their cover
- if we are asked about a service or product we arrange
- when someone contacts us by phone, email or letter
- if a Member makes a claim
- if we receive a complaint
- if you enter one of our competitions or take part in a promotion.

If you make a claim against a Member, we may be given information about you by third parties such as your solicitors or doctors.

We record telephone calls to make sure that we follow instructions correctly and for staff training purposes.

We may also buy contact lists from other organisations which contain personal information. We will only do so if we are entirely satisfied that you have agreed that the other organisation can give your personal information to us for our marketing purposes.

Why do we collect personal information?

We collect, use and store personal information for our legitimate business interests, and the legitimate interests of Members, people in the Member's business and the general public, and so that we can:

- provide information about our products and services
- provide a quote for the cover we offer
- make a decision about accepting you or your organisation as a Member of the Mutual and giving cover
- confirm your identity
- provide our cover
- arrange or introduce services or products provided by somebody else
- understand our Members' needs and requirements so we can improve current products and
develop new products
- comply with Companies Act requirements and other legal obligations

- send information and documents about company matters
- notify changes to our services
- administer cover and collect contributions
- investigate, process and pay claims
- obtain legal advice
- recover debts
- bring or defend legal actions
- detect crime and prevent fraud
- respond to complaints
- carry out market research
- if you agree, tell you by post, email, telephone call or text about products and services we offer.

If you have agreed that we can contact you to tell you about our products and services, you can ask us to stop sending you that information at any time. Please let us know if you no longer want to receive it.

We may use information about you in order to comply with financial sanctions which apply in the UK and internationally. This may include checking information on HM Treasury's lists of financial sanctions targets.

What sort of personal information do we collect?

Personal information is anything that can identify a living person. The information we collect may include:

- name and address
- telephone number and email address
- age and gender
- photograph
- passport details
- driving licence details
- bank account details
- credit/debit card details
- claims history
- employment records
- health and medical records
- criminal records information.

Special types of information

Information about health and medical records are known as "special category data" and need special protection. We will only use special category data if the person agrees that we can use it for one or more specified purposes.

If you give us special category data about someone who will be included in the cover, please make sure that you only give it to us if they have agreed that you can and that we can use it.

When an application for cover is made, or when cover is renewed, we may ask if someone who is to be included in the cover:

- has any unspent criminal convictions
- has been charged with a criminal offence which has not yet gone to court
- is a defendant in current proceedings in a criminal court.

There is no obligation to give us any more information than that referred to above, but if we are not given details (for example, if there is an unspent conviction, when it was and what it was for) we may not be able to give cover.

Do you share my personal information with anyone else?

We share personal information with our Managers. They run our day to day business including marketing, sales, renewals, claims and complaints handling. We also share personal information with other organisations who are essential to the running of our business and the services and products we provide to our Members, such as insurers, underwriters, loss adjusters, legal and medical advisers. Contracts with service providers say that they can only use the information we give them to provide services to us and our Members and to comply with legal obligations.

We may also give personal information to fraud prevention agencies.

The police and other law enforcement authorities can ask for personal information to detect or prevent crime or to comply with legal obligations. If they ask, we have to give the information.

We will not give information to anyone else unless:

- the person agrees
- we are allowed or required by law to disclose it
- we are involved in a sale, merger, reorganisation, transfer of business or dissolution.

We will not give information to any other organisation for their own marketing purposes unless you have agreed that we can.

Our Managers manage several other Mutuels. They may use information from some or all of the Mutuels to help improve the services they and the Mutuels provide, and to make sure that records are accurate and up to date. Someone involved in the management of another Mutual may need to have access to personal information we hold, so procedures are in place to make sure that such access is only allowed on a need to know basis and that the use of the personal information is always fair and lawful.

How long do we keep personal information?

We will only keep the information for as long as we need to use it for the purposes it was given to us and for our business needs in line with our information retention standards (available on request), or as required by law or regulation. When we no longer need to keep your information we will securely and confidentially destroy it.

Do we send personal information outside the UK and the European Economic Area?

We do not currently send personal information outside the UK or the EEA, but if we ever did, we would have a contract in place to make sure that the information is protected if we give it to businesses and organisations in countries that do not provide the same level of personal information protection as the UK.

Can you tell us to stop using your personal information?

If the only reason we hold your information is because you have agreed we can, you can tell us to stop using all or part of it at any time. This includes information about your health and medical records, but if you are making a claim for personal injury and you tell us to stop using your medical records, we may not be able to deal with your claim.

Will you tell me if you change the way you use my information?

If we want to use your information for a new reason which isn't the same as the original reason for collecting it and which you might not expect, we will write to you to tell you about the new reason and explain why we want to use the information in the new way.

If the only reason we hold your information is because you have agreed we can, we will ask you if you agree to the new use. If you don't agree, this may affect what we can do for you.

What are my rights?

The law gives you special rights. You have the right to:

- know if we hold your information
- know what we use it for
- know what sort of information we hold
- know who we share it with
- know how long we will keep your information
- receive a copy of the information we hold
- have irrelevant information deleted
- have any inaccuracies corrected
- restrict the way we use your information until inaccuracies are corrected
- in some cases, have your information deleted from our records
- where we use your information to send you details of our other products and services, tell us to stop sending the details.

Who do I need to contact about the information you hold about me or if I have a concern?

If you have any questions about why we collect your information and how we use it, or:

- if you want a copy of it
- if you are unhappy with the way we are using your information
- you believe we should not be using it

please contact us:

The Information Officer
Activities Industry Mutual Limited
7 Maltings Place
169 Tower Bridge Road
London SE3 3JB

Telephone: 01892 888 423

Email: info@activitiesindustrymutual.co.uk

If you wish to make a complaint about the way we use your information, we will deal with your complaint as quickly as we can.

You also have the right to make a complaint to the Information Commissioner's Office (ICO).

You can contact the ICO by:

- completing the details at <https://ico.org.uk/concerns/handling/>
- telephoning 0303 123 1113
- writing to
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

If you live in Scotland, Wales or Northern Ireland, you can chose to contact your local ICO office:

Scotland

Information Commissioner's Office
45 Melville Street
Edinburgh EH3 7HL

Tel: 0303 123 1115
Email: scotland@ico.org.uk

Wales

Information Commissioner's Office
2nd floor, Churchill House
Churchill Way
Cardiff CF10 2HH

Tel: 029 2067 8400
Email: wales@ico.org.uk

Northern Ireland

Information Commissioner's Office
3rd Floor
14 Cromac Place
Belfast BT7 2JB

Tel: 028 9027 8757 or 0303 123 1114
Email: ni@ico.org.uk

Using our website

We collect personal information directly from you on the website:

- if you complete a contact form
- through quote forms.

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