

Privacy Notice

Howden Specialty Luxembourg

HOWDEN

1. Introduction

Howden Specialty Luxembourg (“we”, “us”, “our”) refers to Howden Specialty Luxembourg S.à.r.l. and Howden Specialty Agency Luxembourg S.à.r.l., including our European Union, United Kingdom and Switzerland branches. We are part of Howden, an international insurance group that supports clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.

In order to provide our services we need to collect, process and share information, including information which may identify individuals (‘personal data’). This Privacy Notice applies to you in the event that we have collected personal data from or about you. It explains when, why and how we collect and process your personal data, the third parties with which we may share your personal data, what your rights are in the event we hold your personal data, and how you can enforce these rights.

We may amend this Privacy Notice from time to time in order to reflect any changes in how we process personal data, or to satisfy any new requirements under applicable data protection laws. If we make any significant changes, we will let you know directly.

This version of the Privacy Notice was published in October 2023.

2. Definitions

To be clear on what we mean in this Privacy Notice:

- “personal data” means any information that can be used to identify a living individual;
- “special category data” means personal data concerning racial or ethnic origin, political opinions, religious or philosophical beliefs, genetic data, health data, sex life or sexual orientation;
- “controller” means an organisation that decides why and how to collect personal data from or about an individual;
- “processor” means an organisation that is engaged by a controller to process personal data on its behalf;
- “the Howden Group” means Howden Group Holdings Limited and any company or organisation in which Howden Group Holdings Limited holds significant share capital. Howden Specialty Luxembourg and Howden Broking Group Limited are part of the Howden Group. You can find out more information about the other companies in the Howden Group by visiting www.howdengroupholdings.com;
- “third-party” means someone who isn’t you, us, or a company in the Howden Group.

3. Who does this notice relate to

This Privacy Notice relates to the following types of individuals, where we hold your personal data:

- Individuals who are clients, including prospective clients who have received an insurance quotation from us;
- Former clients who have previously held an insurance policy with us;
- Client representatives, for example those with power of attorney;
- Employees of our clients and partners, for example directors or key contacts;
- Third parties who make a claim against, or are subject to a claim from, one of our policyholders;
- Visitors to our websites;
- Individuals who contact us with a query, concern or complaint;
- Individuals or beneficiaries named on insurance policies that we arrange;

4. Our details

Howden Specialty Luxembourg S.à.r.l. ("HSL") is an insurance broker authorised and regulated by the Commissariat aux Assurances ("CAA") with registration number 2019CM005. The Financial Conduct Authority ("FCA") registration number for the UK branch of HSL is 838372. Howden Specialty Agency Luxembourg S.à.r.l. ("HSALS") is an insurance agency authorised and regulated by the CAA with registration number 2020AC023. The Financial Conduct Authority ("FCA") registration number for the UK branch of HSALS is 959532. The registered office for both HSL and HSALS is 2, rue des Girondins, L-1626 Luxembourg.

Should you have a data protection query, wish to enforce one of your rights or wish to make a data protection complaint, then please send an email to DPO@howdengroup.com.

5. What personal data do we collect

Depending on your relationship with us, we may collect the following types of information from, or about, you that could be considered personal data:

- **Identity and contact data:** for example, your name, gender, date of birth, postal address, job title, telephone number and e-mail address;
- **Policy information:** for example, your policy number, insured amounts, premiums due, relationship to the policyholder and previous claims history;
- **Payment and account data:** for example, your bank account details, credit/debit card details where you are the payer of a premium;

- **Location data:** for example, your residential or IP address, the location of any insured property, and in the event of a claim, where the incident occurred;
- **Correspondence data:** for example, copies of letters and e-mails we send you or you send to us, and notes or call recordings of any telephone conversations.
- **Information we obtain from other sources:** including credit agencies, antifraud and other financial crime prevention agencies;
- **Complaint data:** for example, what the complaint was, how we investigated it and how we resolved it, including any contact with third-party adjudicator services;
- **Insurance and claims data:** any information not captured above which is required by us in order to arrange insurance cover or facilitate the handling of a claim;
- **Special category data:** in some cases it may be necessary for us to collect more sensitive types of information, for example health-related data, as part of responding to a claim, or it may be necessary for us to collect data relating to criminal convictions or offences as part of undertaking 'know your customer' checks which are required by our regulators. As described later in this privacy notice, we can only collect these types of information under very strict conditions;
- **Internet and marketing data:** for example, information collected by cookies and other online technologies such as Google Analytics when you use our website including IP addresses.

6. How do we collect personal data

We may collect personal data from, or about, you at different times and through different channels depending on our relationship with you, for example if:

- You request an insurance quotation from us, either directly or via an intermediary;
- You purchase, change or cancel an insurance policy;
- You are named on the insurance policy of our client;
- We receive notification of a claim that is made against you or that you bring against one of our policyholders;
- You are a client of a business that we acquire;
- You contact us in writing or speak to us on the phone;
- You visit one of our stands at a show or trade fair;
- You give permission to other companies to share your information with us;
- Your information is publicly available and we have a lawful reason to use it;
- We are provided with your personal data by third parties such as anti-fraud and crime-prevention agencies, credit reference and vetting agencies, and other data providers.

7. Our lawful reasons for processing

We will only collect and process your personal data where we can satisfy one of the following lawful reasons:

- **To enter into or perform a contract with you;** for example, where you are an individual policyholder we need to process your personal data in order to provide you with an insurance quotation (should you request one), or to arrange cover, manage any claims which arise with your policy, answer any queries you may have, action your requests and manage your renewal(s);
- **To comply with a legal obligation;** for example, to detect and prevent fraud, money laundering and other financial crimes, to fulfil your data rights under data protection laws, to respond to complaints or claims, and to comply with other legal requirements including those set by our regulators;
- **To achieve our legitimate business interests;** for example, to arrange and administer insurance where your employer is our client, to respond to third party claimants, to maintain accurate records in our systems, to monitor and improve our products and services through the use of analytics, to demonstrate compliance with regulations, to undertake marketing, and to facilitate internal management reporting activities across our businesses;
- **With your consent;** for example, if you have consented to us contacting you for marketing purposes. Note that you can withdraw your consent by contacting us using the contact details set out under Section 12;
- **To protect your vital interests;** in extreme or unusual circumstances, we may need to use your information to protect your life or the lives of others.

As explained under Section 13, you also have the right to object to us processing your personal data in certain scenarios. With respect to special category data, we will only collect and process this type of data where one of the more narrow conditions below can be satisfied:

- The processing is necessary for reasons of substantial public interest with a basis in state law;
- The processing is necessary for the establishment, exercise or defence by us or third parties of legal claims;
- You have provided us with your explicit consent;
- You have made this data publicly available; and/or
- The processing is necessary to protect your vital interests.

8. Who do we share personal data with

Below are the categories of third parties we may share your personal data, but only where we have a legitimate reason for doing so:

- Other Howden Group companies and our Appointed Representatives;
- Business partners, brokers, intermediaries, suppliers and agents involved in delivering products and services to you;
- Insurers, Managing General Agents and those acting on their behalf, for example loss adjusters, solicitors and claims experts;
- Credit reference, credit scoring and fraud prevention agencies;
- Debt collection agencies;
- Law enforcement, government bodies, courts, tax authorities and our regulators, for example the CAA in Luxembourg or FINMA in Switzerland;
- Service providers who help us manage our IT and back office systems, or who provide platforms to us that we then use or make available to you;
- Marketing fulfilment, webinar and customer satisfaction service providers, acting on our behalf in facilitating online events, providing marketing communications and capturing feedback from our customers on our service levels,
- Any third party where disclosure is required to comply with legal or regulatory requirements;
- Potential purchasers of our businesses.

9. Sharing data with the Howden Group

As stated in the previous section, we may share personal data with other companies within the wider Howden Group for the following purposes:

- To receive administrative support from those companies, such as the receipt of IT, HR, Finance and Compliance services;
- So that these companies can provide market insight to insurers on a confidential basis, but only where personal data has been aggregated or anonymised; and
- So that we can offer you services that may be available from another company in the Howden Group, but only if permitted under marketing laws.

We will only share the minimum amount of personal data required to achieve these purposes, ensuring that we have a lawful basis to share personal data and that any processing undertaken on our behalf is governed by a data processing agreement.

10. International data transfers

We may need to transfer your personal data to an overseas party in order to fulfil the purposes described throughout this notice. For example:

- Our EU and Switzerland businesses and branches may need to transfer your personal data to the UK in order to receive administrative support from our Group companies as described under Section 8;
- Our UK branch may need to make your personal data available to its parent firm in Luxembourg in order to satisfy regulatory record-keeping requirements;
- Our businesses and branches may need to transfer your personal data overseas in order to arrange insurance cover for you, with the destination being dependent on the location of the market participants involved in the chain.

If the overseas country is not considered to provide an adequate level of protection by our regulators, we will adopt appropriate safeguards to protect the personal data, for example by implementing standard contractual clauses (as published by our regulators) with the overseas recipient. You can ask us for more information on this by using the contact details set out under Section 12.

11. Retaining personal data

We retain personal data to meet a number of legal and regulatory requirements, as well as our own legitimate business interests. In most cases we will retain your personal data for 7 years following the end of our relationship with you, however depending on the service you have received from us we may need to retain your personal data for longer. For example, if the insurance we arrange allows for a claim to be notified several years after it occurred. You can request further information on this by using the contact details set out under this Privacy Notice.

12. Automated decision-making

If you are an insured person undertaking a credit check through a premium finance lender, we may use automated decision-making to determine what action to take based on the resulting score. Further information on your rights are set out below.

13. Your rights

Data protection law gives you rights relating to your personal data. Should you wish to enforce a right (generally at no cost to you), or make a data protection complaint, please contact DPO@howdengroup.com. We aim to provide a final response within one month of receiving a request, unless the request is particularly complex in which case we will let you know when we expect to complete it by:

Access	You have a right to request a copy of the personal data that we hold on you, along with meaningful information on how it is used and who we share it with, however there are some instances where we may not be able to provide you with some or all of the information we hold. Where this is the case we will explain to you why when we respond to your request, unless the relevant laws or regulations prevent us from doing so.
Rectification	You have a right to ask us to correct inaccurate or incomplete personal data that we hold about you. We will either confirm to you that this has been done, or if there is a valid reason that this cannot be done, we will let you know why.
Erasure	You can request that we delete your personal data in certain circumstances, for example if we no longer need the personal data for the purpose(s) for which we collected it. We will either confirm to you that this has been done, or if we are unable to delete it due to a compelling overriding reason we will let you know why.
Restrict processing	You can ask us to restrict the processing of your personal data in certain circumstances. If you do so, we will either confirm that this has been done, or if we are unable to do so, we will let you know why.
Data portability	In certain circumstances you have the right to request that your personal data be transferred to yourself or a nominated third party in a common, machine readable format. If you request this, we will either act upon your instruction and confirm to you that we have done so, or if there is a valid reason that this cannot be done, we will tell you why.
Object to direct marketing	You can object to receive direct marketing from us, and this right is absolute. You can do this by simply clicking on the unsubscribe link in any email you receive from us or alternatively getting in touch with us.

Object to our legitimate interests	Where we process your personal data to achieve a legitimate business interest of ours, for example those described under Section 6, you have the right to challenge this. If you do so, we will either confirm to you that the processing has stopped, or explain why we believe our interest in the relevant activity outweighs your interest.
Object to automated decision-making	You have the right to object to decisions made about you using your personal data and undertaken by purely automated means. If you do so, we will arrange for someone to assess the automated decision and confirm the outcome of this assessment to you.

Should you submit a request or complaint to us and remain unhappy with our response, you may raise a complaint directly with the supervisory authority. Please refer to the supervisory authority contact details below for each location in which we operate:

Our location	How to complain to the supervisory authority
EU	Refer here for contact details
United Kingdom	By e-mail: casework@ico.org.uk
Switzerland	By e-mail: info@edoeb.admin.ch

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