

RAILWAY ENGINEEMEN'S ASSURANCE

Established 1865

Privacy Policy

Railway Enginememen's Assurance Society Limited is committed to protecting and respecting your privacy. The purpose of this document is to help you understand how we collect and use your personal data and how we keep it secure. Our privacy promise:

- To safeguard your personal data.
- Never to sell your personal data.
- To give you control about how we contact you.

Railway Enginememen's Assurance Society Limited is registered with the Information Commissioner's Office for data protection purposes. Our registration number is Z6426481.

What we need

In the conduct of business with you we will need to collect data about you which we will hold as data controllers under the General Data Protection Regulations (GDPR). The legal basis for holding your details is to administer your membership of the Society and the policies you hold with us.

We will collect only basic personal data such as your name, address, telephone number, email address, date of birth and national insurance number to enable us to offer our policies to you. We cannot offer you our policies if you do not provide us with this basic data.

When you apply for a policy with the Society we may request medical information for underwriting purposes. This is known as sensitive personal data.

We may collect data about you in person, over the telephone, in writing, over e-mail or through our website.

We may also acquire further information about you from reputable third parties who operate in accordance with the GDPR.

Website users

Information that you provide, or that is obtained by the Society as a result of your use of the website, may be used by us for analysis and to review, develop and improve the website and the services we offer.

What we do with it

We will use the information to administer your policy. This may include, but not be limited to collecting premiums, paying out claims, maturities and surrenders and providing you with information about your policy. We may also use your personal information to confirm that you are eligible for a particular product, to verify your identity and for underwriting purposes.

The personal data we hold about you will be processed by our staff. It may also be disclosed to third parties in the United Kingdom. These may include your train operating company for payroll deductions, your bank or building society for Direct Debit collections, our Regulators and our professional advisors e.g. for auditing and compliance purposes.

If you have applied for a product through one of our Area Representatives we will share your personal data with them unless you instruct us otherwise. If in future you do not wish to give us permission to disclose your information to your Area Representative, then please let us know.

Your personal data may be stored on our computer systems and servers and within our paper-filing systems. Please be aware that it may also be stored on a cloud-based system whose services are located within the European Union.

How long we keep it

The Financial Conduct Authority and other statutory / regulatory bodies require us to keep records of our business transactions for specified periods and as long as it is in your interests that we do so. We will generally keep your personal data for a reasonable period after your policy ends so that we can fulfil our legal and regulatory obligations.

Using your personal data for marketing purposes

You may consent to be included in marketing communications and to your personal data being used for marketing purposes. We may contact you by post, e-mail or telephone about products which we consider may be of interest to you. You have the right to withdraw this consent at any time. This will not affect the lawfulness of processing before your consent was withdrawn.

We will never use sensitive personal information (such as information relating to your health) to assist us in the marketing of products to you.

We will **NEVER** sell your personal data to third parties.

Your rights

Under the General Data Protection Regulations, you have various rights regarding the use of your personal data which are as follows:

- The right to be informed – of any and all matters pertaining to your data.
- The right of access – to any or all of your data at all times. Please note that this right is not absolute. Please refer to the 'Accessing your personal information' section below.
- The right of rectification. You have the right to have any personal data we hold concerning you rectified if it is inaccurate or incomplete. We will respond within one month of receiving a request for your personal data to be rectified.
- The right to erasure – of data we hold on you. This right is not absolute and is subject to legal requirements. We will erase your data within one month of receiving a request to do so.
- The right to restrict the processing of your personal data – if for example you have contested its' accuracy and while this is being verified by us.
- The right to data portability – to have your data transferred to another data controller.
- The right to object – to any aspect of how we use or handle your data.
- The right not to be subject to automated decision making.

Our lawful basis for processing your personal data

We intend to rely on you having given your consent (through signing the policy application form) to our processing your data, for one or more specific purposes.

Should this be deemed not to be appropriate, then our basis will be that processing your data is necessary for the performance of a contract (e.g. administering your policy) to which you are party or to comply with legal or regulatory requirements.

Accessing your personal information

You are entitled to ask whether we are processing your personal information, and where relevant, receive a copy of the information we hold about you. If you would like a copy of the information we hold about you please write to:

The General Manager,
Railway Enginemen's Assurance Society Limited,
727 Washwood Heath Road,
Birmingham,
B8 2LE.

Please include some detail about the nature of your relationship with the Society, including your policy number(s) or national insurance number. To protect your information, we may first need to take steps to confirm your identity.

There are some exemptions where we are not required to show you information pertaining to you. These include information relating to our regulatory functions or the prevention or detection of crime.

Changes to the privacy policy

This Privacy Policy is reviewed regularly to ensure we continue to meet statutory and regulatory requirements and to protect your privacy. We reserve the right to update, modify or amend this Policy.

This Policy was last reviewed on 17 May 2018.

How to complain about the use of your data or if you have any questions about our privacy policy

If you wish to raise a complaint about how we have handled your personal data, including in relation to any of the rights mentioned above or if you have any questions regarding our privacy policy the please contact:-

The Chief Executive,
Railway Enginemen's Assurance Society Limited,
727 Washwood Heath Road,
Birmingham,
B8 2LE.
Tel: 0121 327 1027 or Email: info@enginemens.co.uk

If you are not satisfied with our response, or believe we are processing your data unfairly or unlawfully, you can complain to the Information Commissioner's Office (ICO). You can contact the ICO on 01625 545745 or 0303 123 1113 or write to Customer Contact, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

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727 Washwood Heath Road, Birmingham B8 2LE

Telephone: 0121 327 1027 Fax: 0121 328 4743
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Authorised by the Prudential Regulation Authority
Regulated by the Financial Conduct Authority & the Prudential Regulation Authority
Incorporated under the Friendly Societies Act 1992