

Magnet Insurance Privacy Policy

1. Guiding privacy principles

Magnet Insurance is committed to upholding your privacy as a customer, prospective customer or user of our website. This Policy explains how we use the information we collect about you (Data), how you can instruct us if you prefer to limit the use of your Data and procedures that we have in place to safeguard your privacy.

By submitting your information, you consent to the use of your Data as set out in this Policy. Any information that you give us is held with the utmost care and security. It will not be used in ways to which you have not consented.

2. What personal data do we collect?

In order to provide you with quotations and insurance products, we collect personal information that you supply such as your name, address, age, email address, telephone number and bank details. We may also collect information about you from credit checking agencies, claims databases and other information providers. We may collect information such as your IP address or phone number supplied automatically by your internet browser or phone provider.

3. Disclosure of information

Our use of your Data for any of the purposes disclosed in this policy, or any other purposes disclosed in any separate communication, may involve us sharing it with third parties such as underwriters, claims handlers, contractors, agents or professional advisers appointed by us to assist us in providing our products and services.

In no other case, unless obliged to do so by law, will we sell, rent, lease or otherwise share your Data with third parties, unless you have provided your specific, positive and unambiguous consent.

4. Retention of personal information

We will retain any personal information only for as long as is necessary to fulfil the business purpose for which it was collected and to comply with our legal obligations, resolve disputes, and enforce our agreements.

Where we have collected personal data to provide you with a quotation, but no insurance has been purchased, we will retain your personal data for up to 18 months, to make it easier for you to obtain future quotations. Anonymised data may be retained for longer periods for analysis purposes and we may provide anonymised information to third parties, but this will not include information that can be used to identify any individual.

Information collected from you may, on occasion, be stored and processed outside the UK.

5. Marketing

Existing Customers:

We may contact you about relevant products and services offered by Magnet which may be of interest to you and also to provide news or information related to our business and the wider insurance market that we believe may be of interest to you in accordance with our legitimate interests.

Former or prospective customers:

You may have provided Personal Data to us (including Personal Data provided for a quotation not taken up) or we may have obtained details about you from publicly available Personal Data. Furthermore, you may have arranged an insurance contract with us but you subsequently cease to have a relationship with us (for example by having no active policies with us). We will use this data in order to contact you with regard to your insurances and to provide news or information related to our business and the wider insurance market that we believe may be of interest to you in accordance with our legitimate interests.

If you do not wish to receive this information, please let us know. Any marketing emails that we send you will have a link allowing you to unsubscribe.

6. Your rights

In addition to the safeguards set out in this Policy, your personal data is protected in the UK by the Data Protection Act 1998 and the General Data Protection Regulations (GDPR).

These regulations provide, amongst other things, that the data we hold about you should be processed lawfully and fairly. It should be accurate, relevant and not retained for longer than is needed.

It should be kept securely to prevent unauthorised access by other people.

You have the right, at no cost, to see what is held about you and correct any inaccuracies. You may also request that we delete your personal data from our records, provided that we are not obliged to retain that data for contractual, legal or regulatory purposes.

Requests can be made in writing to The Data Controller, Magnet Insurance, Newark Beacon, Cafferata Way, Newark NG24 2TN, by telephone on 01636 858249 or by email to dataprotection@magnetinsurance.co.uk.

7. Links to external websites

Our website may provide links to third party sites. You are under no obligation to use these sites, but if you choose to do so, please note that we are not responsible for and have no control over, information that is submitted to or collected by these third parties. The sites will have different content, privacy and data collection policies.

Since we do not control these websites, Magnet Insurance accepts no responsibility for the content of any site to which a link from this site exists. Such links are provided for your convenience with no warranty, express or implied.

8. Cookies

A Cookie is a small data file that your web browser may store on your hard disk in order that a web site can retrieve that information if you visit the same site again. They are essential to the operation of most commercial web sites and although you can change your browser settings to block cookies, doing so will prevent these web sites from functioning correctly.

Our web sites may use Cookies to store non-personal data for technical and statistical purposes, but we do not use them to retrieve personal information about you from your computer.

9. Security

Magnet Insurance treats all the data held with the utmost care and security. Any details you give will remain completely confidential. Firewalls are used to block unauthorised traffic to the servers, which are in a secure location that can only be accessed by authorised personnel.

Whilst we strive to protect your Data, we cannot warrant the absolute security of any Data that you transmit to us online.

You must not use any computers, computer equipment, network resources or any services provided by us for any illegal purpose, or for accessing, receiving or transmitting any material deemed illegal, indecent, offensive or otherwise unacceptable under UK law.

You must not use any false identity in email or other network communications.

You must not use the services and/or network systems or any part thereof for fraudulent activities, or to breach another organisation's security (cross-network hacking). This is an illegal act and prosecution under criminal law may result.

10. Policy changes

If we change our Privacy Policy, we will post the changes on this page and may place notices on other pages of the web site. We will also email you should we make any changes to the way we use your information, so that you may consent to our use of your information in that way. Continued use of the service will signify that you agree to any such changes.