

Privacy Policy

JN & E Capstick Insurance Consultants Limited respects your privacy. This Privacy Policy Statement describes the ways we collect information from and about you, and what we do with the information, so that you may decide whether or not to provide information to us. By accessing our website, or purchasing our products or services you agree to this Privacy Statement in addition to any other agreements we might have with you. This Privacy Statement does not govern the practices of entities that our Company does not own or control, or entities that do not own or control our company or people that our Company does not employ or manage. This Privacy Policy Statement includes the Company's Privacy Policy Statement.

Privacy Policy Statement

1. Our Collection of your Personal Information

The information we collect may include your personal information, such as your name, contact information, IP addresses, product and service selections . We collect personal information from you at different points, including but not limited to the following:

- when we correspond with you as a customer or prospective customer
- when you take out an insurance policy via us; and
- when you contact us for help
- when you carry out mid-term changes or arrange financial credit

2. Our Use of your Personal Information

Our Company may use information that we collect about you to:

- deliver the products and services that you have requested;
- manage your customer relationship and provide you with customer support;
- communicate with you by e-mail, postal mail, telephone and/or mobile devices about products or services that you may hold with us, may be of interest to you either from us, or other third parties;
- verify your eligibility to credit facilities; and
- transfer personal information to third parties for any legally permissible purpose in our sole discretion]
- enforce our terms and conditions

We do not sell personal information to third parties.

3. Our Disclosure of your Personal Information to Third Parties

We may share your personal information with third parties only in the ways that are described in this Privacy Statement:

- we may provide your information to our partner insurers and service providers who perform functions on your/our behalf;
- we may allow a potential acquirer or merger partner to review our databases for due diligence.

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- we may provide your information to our service providers who perform functions on our behalf. Usually our service providers sign a standard confidentiality agreement;
- as required by law enforcement, government officials, or other third parties pursuant to a court order, or other legal process or requirement applicable to our Company; or when we believe, in our sole discretion, that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our agreements or Company policies;
- Only to other third parties with your consent or direction to do so.

Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your country.

4. Our Security Measures to Protect your Personal Information

Your personal information, whether kept as electronic or hardcopy medium, will be protected by either passwords and/or physical security measures respectively. Our systems have security measures in place to help protect information under our control from the risk of accidental or unlawful destruction or accidental loss, alteration or unauthorized disclosure or access.

5 Our Retention of your Personal Information

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

6. International Transfers of your Personal Information

Information collected from you will not be stored and processed outside the UK.

7. Your Access to and Updating of your Personal Information

Reasonable access to your personal information may be provided at no cost upon request made to our Company at the contact information provided below. If access cannot be provided within that time frame, our Company will provide the requesting party a date when the information will be provided. If for some reason access is denied, we will provide an explanation as to why access has been denied.

8. Changes to our Privacy Statement

This Privacy Notice is subject to change. It was last updated in April 2018. If we make changes to this Privacy Notice, we will update the date it was last changed]

9. Contacting Us

If you have any questions about this Privacy Statement, our practices or have any concerns please contact David Capstick at the Kirkby Stephen office.

Address: Market Square, Kirkby Stephen CA17 4QT
Email : david@capstickinsurance.co.uk
Telephone : 017683 72285