

Privacy Policy

Protecting Customer and Client Information

About this document: This Privacy Policy will help you understand how we collect, use and protect your personal information. You should also show this notice to anyone within your organisation or personal contacts who may use Four Points Assistance's services.

If you have any queries about this Privacy Policy or how we process your personal information, please contact our Data Protection Officer Jacque Browne - Commercial Director - 01252 820600 - Jacquie@4paltd.com or by post to Four Points Assistance, 20 Firgrove Hill, Farnham, Surrey, GU10 4SE.

Who we are: Four Points Assistance Ltd is a Limited company based in the UK. Our registered office is Corwen, Gorse Close, Farnham, Surrey, GU10 4SE. We are responsible for the processing and storing of your personal data. This means that we are a 'data controller' under the Data Protection Act 1998 the General Data Protection Regulation (known as the GDPR). Our registration number with the Information Commissioner's Office is Z3497274.

What is GDPR? GDPR stands for General Data Protection Regulation and is a European Union Regulation which has replaced the Data Protection Directive (DPD) and The UK Data Protection Act 1998. Regardless of the UK leaving the European Union, the regulation came into force on 25th May 2018 and we are required to follow it's rules and regulations.

It involves the protection of personal data and the rights of individuals with additional requirements regarding data handling and storage. Under the new GDPR, there is an increased responsibility to ensure that this information, whatever form it's kept in, (e.g. paper files, electronic files, computer hardware) is managed in the right way to comply with this new regulation.

What is considered data? Any data/information related to an individual that can be used directly or indirectly to identify the person is considered personal information. It can be anything from a name, a photo, an email address, bank details, posts on social networking websites, medical information or a computer IP address.

Under GDPR the burden for personal data protection lies primarily with data 'controllers' or those entities that 'own' personal data and make decisions over how it's processed.

Information we collect: We collect and use information that we believe is necessary to serve you effectively and to permit us to meet your needs, such as information that we receive from your insurance or assistance company, any medical teams or Healthcare Professionals and through correspondence and communications from you, which could include your name, address, date of birth, telephone number and email address. It will include information about the assistance we should provide to you; information from your insurance company or our agent; information from insurance-support organizations; and information relating to the assistance or other support services we will provide to you, which may include medical information. This information enables us to provide you with services and/or support we have been requested to provide for you and could include opening a case file and liaising and communicating with any relevant parties on your behalf.

We have always made it a priority to protect your personal and privileged information. We do not sell your information. We limit access to your personal and privileged information to those persons who need to know it to perform their jobs and to provide service to you, and as required or permitted by law. We maintain physical and electronic safeguards to protect such information from unauthorized use or disclosure.

We do not collect information through our web site and maintain physical, electronic, and procedural safeguards to secure your personal information when transmitting information electronically. As we deem appropriate, we use security measures consistent with industry standards, such as firewalls and encryption technology, to protect your information.

Our web site may contain links to other web sites. We have no control over the privacy practices or the content of any of our business partners, advertisers, sponsors, or other web sites we provide links to from our web site. You should check the applicable privacy policy of the web site sponsor when linking to other web sites.

What we use your information for and the legal bases for processing: We may store and use your personal information for the purposes of being able to provide you with the service or services and support you require as requested by you or by our clients on your behalf. This will be as is necessary for us to activate these services and/or support and only as needed for our legitimate interests.

Our "legitimate interests" include our legitimate business purposes and commercial interests in operating our business in a customer-focused, efficient and sustainable manner, in accordance with all applicable legal and regulatory requirements.

Information we share: We share information that we collect only as required or permitted by law to industry regulators, law enforcement agencies or other governmental authorities, anti-fraud organizations, third parties who assist us in processing the transactions authorized by you and in providing services to us and to you; our clients who could be your insurance company or your assistance company or their agents who have asked us to act on your behalf; other clients who you are associated with who you have authorised to allow us to act on your behalf; our providers who assist us in providing you with the relevant service; attorneys or other authorized persons in connection with matters in litigation, as required by subpoenas and court rules and orders; our attorneys, accountants, and auditors; and such other parties as are specifically permitted or required by law.

We may use your personal information to respond to your inquiries, questions or comments if you send us an email with questions or comments. We may save your questions or comments or your e-mail address for future reference.

How we protect your information: We maintain adequate security measures to comply with our registration with the Information Commissioner under the Data Protection Act 1988 and to protect your personal information. We keep your information confidential. The internal procedures we have adopted include amongst other things, the storage, access and disclosure of your information

Your consent: By submitting your information you consent to the use of that information as set out in this policy. If we change our privacy policy we will post the changes on our website, and may place notices on other pages of our website so that you may be aware of the information we collect and

how we use it at all times. Your continued use of our website shall constitute your acceptance of such changes. If you wish to modify the information that we hold about you or the way in which we can use that information, you must contact us and inform us in writing.

Former customers and clients: We protect information of our former customers and clients in the same way as for our current customers and clients.

Processing outside of the European Economic Area (EEA): The personal information that we collect from you, and which is shared with some fraud prevention agencies, our partners, our providers and our clients, may be transferred to and processed in a destination outside of the EEA. It may also be processed by staff operating outside the EEA who work for one of our suppliers, clients or providers. In these circumstances, your personal information will only be transferred on one of the following bases:

- The country that we send the data is approved by the European Commission as providing an adequate level of protection for personal information; or
- The recipient has agreed with us standard contractual clauses approved by the European Commission, obliging the recipient to safeguard the personal information; or
- There exists another situation where the transfer is permitted under applicable data protection legislation (for example, where a third-party recipient of personal data in the United States has registered for the EU-US Privacy Shield).

How long your information is kept: We will retain your personal information for a number of purposes as required to allow us to carry out our business. Your information will be kept for as long as we consider necessary and in accordance with our agreement with our clients who are instructing us to work on your behalf. They could also be kept for up to 7 years on our main systems after which time it will be archived, deleted or anonymised.

Any retention of personal data will be done in compliance with legal and regulatory obligations and with industry standards. These data retention periods are subject to change without further notice as a result of changes to associated law or regulations. If you have any questions in relation to the retention of your personal data, please contact our Data Protection Officer at the details provided above.

What are your data protection rights: We would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

The right to access – You have the right to request from us copies of your personal data. We may charge you a small fee for this service.

The right to rectification – You have the right to request that we correct any information you believe is inaccurate. You also have the right to request that we complete the information you believe is incomplete.

The right to erasure – You have the right to request that we erase your personal data, under certain conditions.

The right to restrict processing – You have the right to request that we restrict the processing of your personal data, under certain conditions.

The right to object to processing – You have the right to object to the processing of your personal data, under certain conditions.

The right to data portability – You have the right to request that we transfer the data that we have collected to another organization, or directly to you, under certain conditions.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at our email: enquiries@4paltd.com

Cookies: We use "cookies" to enhance your access to our web site. A cookie is a small amount of data that is sent to your browser from a web server and stored on the hard drive of your computer or mobile communications device. Cookies do not store personal information about you, unless you knowingly provide it. You do have some control over cookies. Many browsers can be set to notify you when a cookie is being placed on your computer. Many browsers can also be set to refuse to accept cookies, although this may affect your internet experience. You can also erase cookies that are already on your computer.

Safeguarding your privacy is important to us: This Privacy Policy forms part of these terms and conditions and explains how we use the information we collect about you, and procedures that we have in place to safeguard your privacy.

Changes to this Privacy Policy: The contents of our internet privacy policy are subject to change or updating by Four Points Assistance at any time without prior notice. The changes may include superseding statements or notices. YOU SHOULD REVIEW THIS POLICY FROM TIME TO TIME TO BE AWARE OF ANY CHANGES THAT ARE MADE. Your continuing use of this web site constitutes your acceptance of any changes or updates to the Privacy Policy, all of which shall become controlling when posted.