

## PRIVACY NOTICE

### BACKGROUND:

CB Buildings and Claims Limited understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all our customers and will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

#### 1. Information About us

CB Buildings and Claims Limited

Registered in England under company number 08783755.

Registered address: 13-17 Beech Hill Road Loughton Essex IG10 4BN.]

Trading Address: 36 Mylne Close Cheshunt EN8 0PS.

VAT number:178 9167 50

Data Protection Officer: Colin Samuels.

Email address: info@cbbacl.co.uk

Telephone number: 01992 639191.

Postal address: 36 Mylne Close Cheshunt EN8 0PS.

CB Buildings and Claims Limited is an Appointed Representative of Citrus Compliance. Citrus Compliance is a trading name of Andrew Smith which is authorised and regulated by the Financial Conduct Authority.

#### 2. What Does This Notice Cover?

This Privacy Information explains how we use your personal data: how it is collected, how it is held, and how it is processed. It also explains your rights under the law relating to your personal data.

#### 3. What Is Personal Data?

Personal data is defined by the UK GDPR and the Data Protection Act 2018 (collectively, "the Data Protection Legislation") as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

The personal data that we use is set out in Part 5, below.

#### 4. What Are My Rights?

Under the Data Protection Legislation, you have the following rights, which we will always work to uphold:

- a) The right to be informed about our collection and use of your personal data. This

Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions.

- b) The right to access the personal data we hold about you. Part 10 will tell you how to do this.
- c) The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete.
- d) The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we hold.
- e) The right to restrict (i.e. prevent) the processing of your personal data.
- f) The right to object to us using your personal data for a particular purpose or purposes.
- g) The right to withdraw consent. This means that, if we are relying on your consent as the legal basis for using your personal data, you are free to withdraw that consent at any time.
- h) The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.
- i) Rights relating to automated decision-making and profiling. We do not use your personal data in this way.

It is important that your personal data is kept accurate and up-to-date. If any of the personal data we hold about you changes, please keep us informed as long as we have that data.

Further information about your rights can also be obtained from the Information Commissioner’s Office or your local Citizens Advice Bureau.

## 5. What Personal Data Do You Collect and How?

We may collect and hold some or all of the personal and non-personal data set out in the table below, using the methods also set out in the table. We do not collect any personal data relating to children and data relating to criminal convictions and/or offences.

Data Collected	How we Collect the Data
Identity Information including name, title, DOB	Direct interactions. You may give us your Identity, Contact and Financial Data by filling in forms (for example the Contact Us form on our website) or by corresponding with us by post, phone, email or otherwise..
Contact information including address, email address, telephone number.	Direct interactions. You may give us your Identity, Contact and Financial Data by filling in forms (for example the Contact Us form on our website) or by corresponding with us by post, phone, email or otherwise..
Building insurance claim information including Policy details, claim reference and details.	Direct interactions. You may give us your Identity, Contact and Financial

	Data by filling in forms (for example the Contact Us form on our website) or by corresponding with us by post, phone, email or otherwise..
Financial Data including bank account details, payment card details and insurance policy numbers.	Direct interactions. You may give us your Identity, Contact and Financial Data by filling in forms (for example the Contact Us form on our website) or by corresponding with us by post, phone, email or otherwise..
Transaction Data includes details about payments to and from you and us; details about insurance payments and other payments you have made or received relating to your insurance claim, including emergency or temporary expenditure that you have undertaken in order to minimise your loss of business; trading statements; certified accounts.	Direct interactions. You may give us your Identity, Contact and Financial Data by filling in forms (for example the Contact Us form on our website) or by corresponding with us by post, phone, email or otherwise.

## 6. How Do You Use My Personal Data?

Under the Data Protection Legislation, we must always have a lawful basis for using personal data. Where you make an enquiry to use our services we will only collect data that will provide us with the information for us to assess whether we can assist you with your claims needs.

Once you become a customer we will use your data for providing you with our support and to register you as a new customer. We will keep a copy of all email communications with you. Where we need additional information from you to support a building insurance claim we will request this from you. Where we need it for any other reason we will notify you of this.

With your permission and/or where permitted by law, we may also use your personal data for marketing purposes. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our obligations under the Data Protection Legislation and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt-out. We will always obtain your express opt-in consent before sharing your personal data with third parties for marketing purposes and you will be able to opt-out at any time.

We will only use your personal data for the purpose(s) for which it was originally collected unless we reasonably believe that another purpose is compatible with that or those original purpose(s) and need to use your personal data for that purpose. If we do use your personal data in this way and you wish us to explain how the new purpose is compatible with the original, please contact us.

If we need to use your personal data for a purpose that is unrelated to, or incompatible with, the purpose(s) for which it was originally collected, we will inform you and explain the legal basis which allows us to do so.

In some circumstances, where permitted or required by law, we may process your personal data without your knowledge or consent. This will only be done within the

bounds of the Data Protection Legislation and your legal rights.

#### **7. How Long Will You Keep My Personal Data?**

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. By law we have to keep all information about our customers (including Contact, Identity, Financial and Transaction Data) for six years after they cease being customers for regulatory purposes. Where we represent you in your building insurance claim, we will keep all data related to your claim for at least six years after the date the claim is settled.

#### **8. How and Where Do You Store or Transfer My Personal Data?**

We will only store your personal data in the UK. This means that it will be fully protected under the Data Protection Legislation.

We ensure that your personal data is protected under binding corporate rules. Binding corporate rules are a set of common rules which all our group companies are required to follow when processing personal data. For further information, please refer to the [Information Commissioner's Office](#).

The security of your personal data is essential to us and to protect your data, we take a number of important measures, including the following:

- limiting access to your personal data to those employees, agents, contractors, and other third parties with a legitimate need to know and ensuring that they are subject to duties of confidentiality.
- procedures for dealing with data breaches (the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, your personal data) including notifying you and/or the Information Commissioner's Office where we are legally required to do so;

#### **9. Do You Share My Personal Data?**

We may share your personal data with our contractors or staff members to enable us to complete your claim.

Your information may be shared with Citrus Compliance (our Appointed Representative Network Principal) for compliance and monitoring purposes.

If any of your personal data is shared with a third party, we will take steps to ensure that your personal data is handled safely, securely, and in accordance with your rights, our obligations, and the third party's obligations under the law, as described above in Part 8.

If we sell, transfer, or merge parts of our business or assets, your personal data may be transferred to a third party. Any new owner of our business may continue to use your personal data in the same way(s) that we have used it, as specified in this Privacy Policy.

In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

#### **10. How Can I Access My Personal Data?**

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal address.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

## 11. **Changes to this Privacy Notice**

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection.

This Privacy Notice was last updated on 24 February 2025.

## 12. **Complaints**

If you have any concerns about our use of your personal information, you can make a complaint to us at the above address.

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Helpline number: 0303 123 1113 ICO website: <https://www.ico.org.uk>