



Privacy Policy

Introduction

Insurance Advisory Group Ltd (IAG) have created this privacy policy statement to demonstrate our commitment to safeguarding the privacy of our website visitors and clients.

In choosing to use our website you are agreeing to the terms of the privacy policy. Within this privacy policy we will explain our commitment to you as a client and how we will use your personal data.

We may change this policy at any time, so we ask you to check for updates which will be listed on our website.

Who are we?

Insurance Advisory Group Ltd are Insurance brokers who use the whole market to provide protection cover for client; e.g. (Life Insurance, Critical Illness, Mortgage Insurance, Income Protection) via third parties.

Insurance Advisory Group Ltd (IAG) are directly authorised by the Financial Conduct Authority (FCA) reg no: 718940.

Our registered address is: 3rd Floor 207 Regent Street, London, W1B3HH

Insurance Advisory Group Ltd (IAG) is registered with the Information Commissioner's Office (ICO) Ref: ZA169498 you can contact IAG data controller for personal data held at: - enquires@insuranceadvisorygroup.co.uk or Phone: - 0333 400 8232 or Post: - Data controller, Insurance Advisory Group Ltd, Suite 23-24 Carron House, Carron Way, Glasgow, G67 1HW.

Information we collect

The personal data that you choose to share with IAG when requesting a quote for a product on our website will be Name, DOB, Address, Email and Phone Number, Insurance requirements.

This information is not stored in a database on the website. Any submission via website will be sent to enquires@insuranceadvisorygroup.co.uk.

When visiting our website, we will also automatically collect information about your browser, device e.g. (Tablet, Mobile, Desktop) and your IP address.

We don't collect any information from children or sensitive data.

How will we use your personal information?

Personal information supplied by you on the website will be used for the purpose specified in the privacy policy or relevant parts of the website:

- Administer and assist you with your quotes, policies
- Send you details of policies purchased through our website and supply services purchased for IAG
- Inform you of products and services that may better meet your needs
- Improve your browsing experience
- Send you general (non-marketing) commercial communications
- Provide third parties with information to gain quotes

Our lawful basis for processing is legitimate interests. It is in the legitimate interest of the user to be introduced to an FCA authorised adviser in order to fulfil their request for a quote. This is balanced with our business grounds for facilitating this introduction. The user's rights are respected and upheld always.

Providing information to third parties

Insurance Advisory Group Ltd will not sell, trade or rent your information for direct marketing.

We will never disclose information about you to third parties, except to fulfil your needs. For example, when you take out an Insurance policy provided by a third party, they will need your details to administer the policy or claims.

Also, if you choose to spread the cost of your insurance over the year, your payment details will be passed to a third-party company providing your insurance. IAG use third party websites for the purposes of price comparison, these may be websites operated by insurers, general agents or price comparison sites.

We may disclose information about you to the extent that we are required to do so by law.

Once a policy has been taken through IAG please see selected providers privacy policy for more details e.g. (Aviva, Zurich, Vitality, Liverpool Victoria, Scottish Widows, AIG, Legal & General) etc.

Follow the links below for providers privacy policies: -

Aviva: - <https://www.aviva.co.uk/my-workplace/privacy-policy.html>

Zurich: - <https://www.zurich.co.uk/en/services/privacy>

Legal & General: - <https://www.legalandgeneral.com/privacy-policy/>

Liverpool Victoria: - <https://www.lv.com/legal/website-terms>

Scottish Widows: - https://www.scottishwidows.co.uk/global/legal_and_privacy_notice.html

Vitality: - <https://www.vitalitygroup.com/privacy-policy/>

AIG: - <https://www.aig.co.uk/privacy-policy>

Royal London: - <https://www.royallondon.com/legal/privacy/>

One Family: - <https://www.onefamily.com/privacy-policy-and-uses-of-data>

British Friendly: - https://www.bfs-asset.s3.amazonaws.com/media/filer_public/99/16/941664b9-882c-be1b-c4a610545b98/privacy_notice_faces_of_british_friendly_02670138-2.pdf

In the event IAG use a provider not mentioned within this privacy policy you can view there privacy policy on the providers website before IAG process your application.

Security of your personal data

We will take reasonable organisational precautions to prevent the loss, misuse or alteration of your personal information. We will store all personal information you provide on our secure server. All information sent or received by IAG will be encrypted using SSL technology.

Web forms are sent via HTTP, so are not encrypted much like email. For this reason, we do not require sensitive information to be sent on any form.

Your personal data rights

Under data laws known as GDPR you are in control of your personal data. Specifically, you have the following rights:

- Right to delete/remove data
- Right of access to all personal data processed
- Right to correct data
- Right to restrict our use of personal data
- Right to object

If you would like to enquire about or use any of your rights set out in our privacy policy, please contact enquires@insuranceadvisorygroup.co.uk or you can post to Suite 23-24 Carron House, Carron Way, Glasgow, G67 1HW.

How long do we keep your personal information?

We keep the data provided no longer than necessary to fulfil our service unless a longer period is required or permitted by law or regulatory requirements.

Fraud prevention

If inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information, IAG and other organisations may also access and use this information to prevent fraud and money laundering for example:

- Checking applications
- Managing insurance proposals
- Details of job applications and employees

We, and other organisation may access information recorded by fraud prevention agencies, may do so from other countries.

Cookies

IAG website uses Google Analytics to anonymously count users and to get an idea of what pages users see on our site. For more information regarding Google Analytics see their privacy policy.

(www.google.com/intl/en/analytics/privacyoverview.html)

Most browser allow you to refuse to accept cookies and to delete cookies. The methods for doing so vary from browser to browser, and from version to version. You can however obtain up-to-date information about blocking and deleting cookies via these links:

- <https://support.google.com/chrome/answer/95647?hl=en> (Chrome)
- <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences> (Firefox)
- <https://www.opera.com/help/tutorials/security/cookies/> (Opera)
- <https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies> (Internet Explorer)
- <https://support.apple.com/kb/PH21411> (Safari)
- <https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy> (Edge)

Blocking cookies will have a negative impact upon the usability of many websites, if you block cookies, you will not be able to use all the features on our website.

The website is owned and operated by Insurance Advisory Group Ltd.

Links to other website

Any link on our website to other websites were chosen carefully when the link was created. As time goes on it is possible that those websites may change ownership and hence the content on the websites might change. A link on our website does not necessarily represent an endorsement of the content within those websites.

Controlling your information

On any forms we intend to collect email addresses in order to send offers or other marketing messages, we will provide an opt out box.

If you would like to check if we have your information or not, in order to add or remove your details, contact enquires@insuranceadvisorygroup.co.uk or write to Insurance Advisory Group Ltd Suite 23-24, Carron House, Carron Way, Glasgow, G67 1HW.

If you need more information or are not clear on any of the above points, please don't hesitate to contact us.

Our liability to you

IAG endeavour to publish accurate, up-to-date information on our website, IAG does not accept any liability for inaccuracies or omissions, also IAG does not accept liability for any direct, indirect, special, consequential or other losses or damages of any kind arising from the use of our website or information contained within it.

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GDPR Compliance 24th May 2018

