

Privacy Notice (Clients – Individuals) for F&L Financial Services Limited

This Privacy Notice will set out how your data is collected and used.

WHO WE ARE

F&L Financial Services Limited (FLFS) is an Employee Benefits Consultancy, which gives advice to UK and International employers on a range of insurance products and pensions.

F&L Financial Services Limited is regulated by the Financial Conduct Authority (FCA) and is registered at New Penderel House, 4th Floor, 283-288 High Holborn, London, WC1V 7HP with company number 05414150.

The administration office of FLFS is based at Waterside, Park Farm, Ditton, Kent, ME20 6PE

FLFS is committed to protecting your and your family's personal data. FLFS will be referred to throughout this Privacy Notice as "we", "us", "our".

Timothy Atkins is our GDPR lead and is responsible for ensuring FLFS is in compliance with the General Data Protection Regulation (GDPR), as incorporated into British law by the Data Protection Act 2018.

He can be contacted by post, telephone or email:

F&L Financial Services Limited
Waterside
Park Farm
Ditton
Kent ME20 6PE

+44 (0)20 7430 5898 / +44 (0) 1732 220184
tatkins@fitzand.com

Please note - In this policy:

Data Controller means the organisation that controls and processes information about you.

Special data means health records, ethnicity, gender, religion.

WHAT INFORMATION IS BEING COLLECTED, HELD AND PROCESSED BY US?

- We will need to collect your personal data such as full name, date of birth, gender, marital status, nationality, residential address, national insurance number, employment start date, payroll reference number, email address, and telephone number.
- Details about your employment, salary and pension contributions.
- "Special personal data" such as health information.
- If your circumstances require a medical questionnaire to be completed, it may be necessary to collect data on your personal medical history, such as previous or existing conditions, operations, medication, recreational drug use, smoking status and alcohol consumption.
- Information about your claims history, previous policies and premiums paid.
- We may also need details about your travel profile for business purposes and, in particular, which countries you visit and for how long.
- We may collect any personal information relating to you or your family which you provide to us voluntarily.

Please note: if you are providing any information relating to your family, you confirm that you have authority to do so and that they understand that we will use their personal details in accordance with this policy.

WHO IS COLLECTING IT?

Your employer will initially collect your personal data and share it with us.

Subsequently, the people collecting your personal data with us will be our employees, workers or officers.

HOW IS IT COLLECTED?

There will be a number of ways in which your personal data will be collected. This can include obtaining information from new hire set-up forms, insurer application and health declaration forms, individual meetings or teleconferences, emails and from your employer.

We can also collect information from spreadsheets we exchange with your employer and online systems such as SharePoint, Box, DocuSign, Dropbox.

WHY IS IT BEING COLLECTED?

There are a number of instances where we have a lawful reason for the processing of your personal data. We have identified the key reasons for processing your data:

1. **Contract** – your employer as the Data Controller has a contract with us and we need to process your personal data in order to fulfil the contractual obligation we have with them. This involves dealing with insurance companies and pension providers on your behalf.
2. **Consent** – you have given us consent to process your data, predominantly, for your enrolment into your company’s Employee Benefit Program. We potentially may need to process your personal data (including special data) when enrolling you into a private medical insurance, life assurance, critical illness or disability plan.
3. **Legal Obligation** – we have to process some data in order to comply with the law. We are regulated by the FCA and there are a number of requirements we must comply with, such as record-keeping. We are accountable to the FCA, The Pensions Regulator (TPR) and the Information Commissioners Office (ICO).
4. **Legitimate Interests** – we have a legitimate interest in improving the services we offer to our customers. This might apply to the provision of aggregate usage information from our website (but not personal data) to advertisers or analytics services. Please see the section below dealing with “Cookies” for further information about analytics services. We can only use this justification if there is no good reason to protect your personal data which overrides our legitimate interest.

HOW WILL IT BE USED?

We use your data to provide the best possible service to you. This includes

1. Assessing you for and automatically enrolling you in the workplace pension and contractual benefits, where appropriate.
2. Enrolling you for optional and voluntary benefits, as appropriate.
3. Improving the accuracy of the information which we hold about you and which your employer holds about you.
4. For internal research purposes, general administration and demographic analysis.

WHO WILL IT BE SHARED WITH?

Your data will need to be shared with:

1. Your employer (although please note that we do not share the category of “special data” with your employer);
2. The pension provider (if this forms part of your benefit program);
3. The insurers or providers of the employee benefit plans (if this forms part of your benefit program);
4. Where there are legal obligations to do so, with the Financial Conduct Authority (FCA) or our auditors for FCA compliance (where the person is acting in a professional capacity and has suitable confidentiality and privacy measures in place);
5. Your employer’s third-party payroll provider (although we do not share the category of “special personal data” with these providers).

We will not share any of your personal information with any other third-parties without your permission, unless:

- we suspect any form of illegal behaviour;
- it is necessary by law, regulation or legal proceedings;
- we feel that it is a necessary action to protect the property, rights or safety of FLFS or any other party.

COULD THE INFORMATION GO OUTSIDE THE EEA?

Some of the third parties we deal with in accordance with this policy may be based outside the European Economic Area (EEA) so their processing of your personal data will involve a transfer of data outside the EEA.

Whenever we transfer your personal data out of the EEA, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- we may use contracts which give personal data the same protection it has in Europe; and
- we may use providers based in the US, we may transfer data to them if they are part of the Privacy Shield which requires them to provide similar protection to personal data shared between the Europe and the US. For further details, see European Commission: EU-US Privacy Shield.

Please contact us if you want further information on the specific mechanism used by us and the suitable safeguards we use when transferring your personal data out of the EEA.

HOW LONG WILL DATA BE KEPT?

We will only keep your personal data for as long as it is necessary to do so for the purposes outlined in this Privacy Notice. Copies of your data may be retained to satisfy legal, regulatory and accounting requirements.

HOW WILL IT BE STORED?

We take data protection seriously and we have implemented technical, physical and administrative security measures to protect your information against unauthorised access, loss, misuse or destruction.

YOUR RIGHTS

You have certain rights in relation to the personal data we hold about you. These rights include:

- access to information held about you;
- erasure of your personal data;
- objection to processing of your personal data;
- requesting restriction of processing of your personal data;
- the transfer of your personal data; and
- the right to withdraw your consent, where consent is relied upon as the legal justification for processing.

In order to receive a copy of the information we hold about you, or to serve a request in relation to any of your other rights, please send your request in writing, including your full contact details, to our administration office address. While we do not normally impose an administration charge for such requests, we reserve the right to do so if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

COOKIES

Our website may place and access certain first party cookies on your computer or device. First party cookies are those placed directly by us and are used only by us. We use cookies to facilitate and improve your experience of our website and to provide and improve our services. By using our website, you may also receive certain third party cookies on your computer or device. Third party cookies are those placed by websites, services, and/or parties other than us.

In addition, our website uses analytics services provided by Google. Website analytics refers to a set of tools used to collect and analyse usage statistics, enabling us to better understand how people use our website. Google Analytics collects the IP address assigned to you on the date you use our website, but not your name or other information that identifies you personally. We do not combine the information generated through the use of Google Analytics with your personal data. Although Google Analytics plants a persistent cookie on your web browser to identify you as a unique user the next time you use our website, the cookie cannot be used by anyone but Google. Google's ability to use and share information collected by Google Analytics about your use of the Services is restricted by the Google Analytics Terms of Use and the Google Privacy Policy. You may find additional information about Google Analytics at www.google.com/policies/privacy/partners/. You can opt out of Google Analytics by visiting <https://tools.google.com/dlpage/gaoptout/>.

CHANGES TO OUR PRIVACY NOTICE

We may change this Privacy Notice at any time. If we make any changes, we will post the new notice on our website. By using our services, you agree to read our Privacy Notice regularly so that you are aware of any changes. Your continued use of the services will constitute your acceptance of these changes.

HOW TO CONTACT US

We welcome all feedback on matters relating to privacy or to any other aspect of our service. If you feel it is not clear and plain, then please contact us. You can provide feedback by contacting us at ffs@fitzandlaw.com or on 01732 220184.