

Privacy and Data Protection

Small Business Direct is a trading name of Trade Direct Insurance Services Ltd who acts in the capacity of the data controller and will treat all your personal information as private and confidential, even when you are no longer a customer in accordance with the Data Protection Act 2018 and subsequent legislation.

Our contact details for data protection purposes are; Small Business Direct, Mill Pool House, Mill Lane, Godalming, Surrey. GU7 1EY

Tel; 0800 276 1197

E-mail; dpo@tradedirectinsurance.co.uk

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

We will use and disclose the information we have about you in the normal course of arranging and administering your insurances in order to meet our contractual obligations to you, which may include: (i) where we are required to do so by law; (ii) by virtue of our regulatory requirements and (iii) passing information about you to credit reference agencies for the purposes of arranging payments by instalments and may also pass to them details of your payment record with us.

Insurers may also use the information you supply to obtain credit and other checks that they need to take from Credit Reference Agencies or similar sources which may show as an entry on your credit record. This may happen at quotation stage even if you do not proceed with a policy.

Should you not wish us to use or process your data in this way, we may not be able to arrange or administer your insurances in order to meet our contractual obligations to you.

Email is not a completely secure means of transmission of data or documents, so by providing your email address to us you are giving your informed consent to us using this method to contact you and to send you your policy documents. If you would prefer us not to use this method of contact, please contact us.

Provision of personal data is obligatory for us to meet these contractual obligations to you and will be held until such time as you request it is removed.

At renewal we shall check the personal and sensitive data we hold about you is correct. We will then use it to provide quotations when policies fall due for renewal. If this is not the case and the data has changed in any way, please let us know.

You have the following rights: request access to data relating to you, the rectification or erasure of data held about you (subject to other conditions), the right to request copies of your data held by us and the right to object to our use of your data.

If you believe that any information we are holding about you is incorrect or incomplete, please write to or email us as soon as possible. We will promptly correct any information found to be incorrect. You also have the right to complain to the Supervisory Authority (ICO at ico.org.uk) about our data processing activities.

Where you have provided your consent in the following scenarios we may use information held about you to (i) provide you with information about other insurance products and services which we feel may be appropriate to you, by email, telephone, post or SMS/text; (ii) other Kelliher Insurance Group companies to provide you with other products and services; (iii) the following to third parties who may be acting on our behalf (a) FEEFO and (b) Optimise.

You may exercise your right to give notice to stop data being processed for marketing purposes by contacting us at any time.

Except as set out in this document, we will not otherwise disclose any information to any other parties without your written consent.