

Privacy Notice



This Privacy Notice explains why we collect personal data, what personal information we collect, how we use it and your rights in respect of your personal information. Your personal data will only be used in accordance with this Privacy Notice.

About us

Graybrook Insurance Brokers Limited is a general insurance broker specialising in Medical Malpractice and Professional Liability Insurance. We are based in South Woodham Ferrers, Essex CM3 5TB and authorised and regulated by the Financial Conduct Authority.

Our obligations

The Data Protection Laws, including the General Data Protection Regulation (GDPR), require that personal information we hold must be:

- Used lawfully, fairly and in a transparent way
- Collected only for valid purposes in relation to any insurance we have been requested to arrange on your behalf, or deal with any mid-term changes or claims under the policy
- Kept secure and confidential
- Kept only as long as necessary for the purposes required to manage any Run-off covers, Claims or comply with any statutory or regulatory obligations
- Accurate and maintained up to date

How we will use your Personal Data

We will only use your personal information where the law allows us to and for the following reasons:

- to process and complete your requests and/or applications for our products and services;
- for security and ID verification;
- to update our records and maintain your policies with us;
- to develop and improve our products and/or services;
- to provide specific information to our regulators and other government bodies to adhere to our regulatory, legal and compliance obligations

Security of your Personal Data

As a data controller and processor we have responsibilities to prevent your information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed to unauthorised parties. We limit the access of your personal information to those individuals and businesses that have a need to use your data including our Employees, Insurers, Indemnity Providers, Professional Bodies that represent you, Associations or Trade Unions to which you belong, or other Insurance Brokers with whom we transact business on your behalf to secure the cover you have requested.

We take the security of your personal information seriously and, as an example, we may ask you to verify your identity when you call us. We adopt a number of security measures to safeguard your personal information, which we store within the UK.

Your information is also used for other business purposes such as fraud prevention or detection and financial management. This may involve sharing your information with third parties such as Loss Adjusters, Medico Legal Advisers, Lawyers, Service Providers, Credit Agencies, Regulatory Authorities, Professional Advisers and Fraud Prevention Agencies.

The Information we hold about You

Personal data means any information about an individual from which that person can be identified, including your name, address, telephone number(s), email address, date of birth, occupation, gender, nationality, bank or building society details.

We may also collect, store and use personal data provided to us in respect of third parties such as business partners or other individuals engaged in your business for the purpose of assessing the risks to be insured. You are responsible for this additional information and must inform such parties of our identity and the purpose for which their personal data will be processed, drawing to their attention to this Privacy Notice. We will not use their information other than the purpose for which you have provided it.

Collection of Personal Information

We usually receive personal information by way of a completed insurance application form, renewal declaration, correspondence or verbally by telephone, or from other organisations authorised to act on your behalf such as Professional Bodies, Trade Unions

or Trade Associations. We also collect personal data from publicly accessible sources, e.g. to establish and verify your identity to carry out Anti-Money Laundering (AML), Combatting Terrorism Financing (CTF) and Know Your Client (KYC) checks.

If you use our website we may also collect certain information automatically from your computer or device. This information (e.g. cookies, IP addresses) may be considered personal data under applicable laws. Cookies collect anonymous information about how visitors use our site, which is then used to help improve the site. The information collected includes the number of site visitors, where visitors come to the site from and the pages they visited. We may also collect data about you where you have accessed products through the Graybrook website.

Sensitive Personal Information

We may need to collect data that is defined as special or sensitive, such as medical history or criminal convictions. We will only process such data where it directly relates to a product you have requested from us or in respect of a claim which may involve allegations of professional negligence, or criminal offences.

Your Rights

You have the right to ask us about the personal information we hold on you and we will provide you with a copy of this information in accordance with our obligations under the Data Protection Laws, including the GDPR.

You should let us know if you think any information we hold about you is inaccurate, so that we can correct it.

You have the right to request erasure of your personal data. However, this could, depending on the circumstances, be overridden by the policy terms and conditions, our regulatory and legal based compliance requirements to retain the data.

You may request us to restrict processing of your personal data although we may not be able to agree to your request if it conflicts with our legitimate business interests.

If you do not provide or update your Personal Information

If you do not provide certain information requested, we may be unable to provide any products or services requested, and we may be unable to comply with our legal obligations such as verifying your identity and complying with anti-fraud and anti-money laundering regulations. In these circumstances we may have to cancel a product or service you have with us.

It is important that the personal information we hold about you is accurate and current, and you should keep us informed if your personal information changes. We may process your personal information without your knowledge or consent where this is required or permitted by law.

Sharing your Personal Data

We will not sell your details to any third party, nor will we use your personal data for any marketing purposes without your explicit written consent (unless the products or services are directly related to insurance risks associated with your business). We do not use automated decision making or profiling.

We have included links on our website to other sites that we believe you may find useful and each will have their own Privacy Notice which may differ from our own. Please therefore ensure when you click on any of our links, you read the Privacy Notice located on the website you have selected.

Withdrawal of your Consent

You may withdraw your consent for us to hold or use your personal information at any time. Any personal information not required for the management of any Run-off insurance covers, current or future claims, compliance with any statutory or legal obligations will then be deleted from our records. In all other cases we will maintain your personal information for as long as reasonably necessary to comply with our own statutory obligations, your policy conditions, and for the protection of your interest in respect of future claims under the policy.

Queries about this Privacy Notice or Complaints

If you wish to exercise any of your rights or have any questions relating to this Privacy Notice, please email enquiry@graybrook.co.uk or write to us at Graybrook Insurance Brokers Limited, 8 Chandlers Way, South Woodham Ferrers, Essex, CM3 5TB, or call us on 01245 321185 Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays).

You have a right to make a complaint at any time to the Information Commissioners Office (ICO) at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, telephone 0303 123 1113, or <https://ico.org.uk>.

Graybrook is a trading style of Graybrook Insurance Brokers Limited.

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