D M Cager (Insurance Brokers) Ltd
PRIVACY NOTICE

Here at D M Cager (Insurance Brokers) Ltd we take your privacy seriously. This policy 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 European Union's General Data Protection Regulation (GDPR) relating to your personal data.

1. WHO WE ARE

When we refer to **"we", "us"** or **"our"** in this notice it means D M Cager (Insurance Brokers) Ltd. It also includes where relevant to your insurance application, policy or claims, the Insurers who underwrite your cover.

Our postal address is St Andrew's House, St Mary's Walk, Maidenhead, SL6 1QZ. Telephone Number: 01628 – 632848, Email address: insurance@dmcager.co.uk. We are regulated by the Financial Conduct Authority.

When we say "you" and "yours" in this notice, we mean anyone whose personal information we may collect, including

- Anyone seeking an insurance quote from us or whose details are provided during the quotation process, policyholders and anyone named on or covered by the policy
- Anyone who may benefit from or be directly involved in the policy or a claim, including; claimants and witnesses

2. WHAT IS PERSONAL DATA AND WHAT INFORMATION DO WE COLLECT?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

We collect the following types of personal information about you so we can complete the activities in Section 3, "How we use and share your information."

- Basic personal details such as; name, age, address, telephone number, email address and gender
- Family, lifestyle and social circumstances, such as: marital status, dependants and employment type
- Financial details such as: direct debit or payment card information
- Photographs and/or video to help us manage policies and assess claims
- Tracking and location information if it is relevant to your policy or claim
- Identification checks and background insurance risk details including previous claims information
- Medical information if it is relevant to your policy or claim
- Criminal convictions if it is relevant to your policy or claim
- Accessibility details if we need to make reasonable adjustments to help
- Business activities if it is relevant to your policy or claim

3. HOW WE USE AND SHARE YOUR INFORMATION

D M Cager (Insurance Brokers) Ltd will share your information with our service providers and partners to assist in the administration and performance of our service to you and your insurance policy.

In order for us to conduct business and fulfil our legal, regulatory and contractual obligations, we need to perform legitimate processing of your data. Information collected by D M Cager (Insurance Brokers) Ltd may be shared as part of our process, with individuals as well as other organisations such as:

- Credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example; the Insurance Fraud Bureau (IFB)
- Insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement, the Financial Ombudsman Service (FOS); and other organisations that provide services to us or you.

4. AUTOMATED DECISION MAKING, INCLUDING PROFILING

We may use profiling and automated decision making, to; assess insurance risks, detect fraud, and administer your policy.

This helps us to decide: whether to offer you insurance determine prices and validate claims.

If you disagree with the outcome of an automated decision, please contact Martin Bartholomew by email at insurance@dmcager.co.uk and we will review the decision.

5. HOW WE COLLECT PERSONAL INFORMATION

From you, your representatives or from publicly available sources.

From other persons or organisations, for example:

- Credit reference and/or fraud prevention agencies
- Emergency services, law enforcement agencies, medical and legal practices
- Insurance industry registers and databases used to detect and prevent insurance fraud, for example the Claims and Underwriting Exchange (CUE)
- Insurance investigators and claims service providers
- Insurers or service providers who underwrite the cover or provide the services for our products
- Other involved parties, for example; claimants or witnesses

6. TRANSFERRING PERSONAL INFORMATION OUTSIDE THE UK

We use servers located in the European Union (EU) to store your personal information where it is protected by laws equivalent to those in the UK and comply with GDPR.

Some of the organisations we share your personal information will have servers outside the EU. Our contracts with these parties require them to provide equivalent levels of protection for your personal information.

7. HOW LONG WE KEEP PERSONAL INFORMATION

We keep information only for as long as we need it to administer the policy, manage our business or as required to fulfil statutory or regulatory requirements.

8. KNOW YOUR RIGHTS

You have the right to:

- Object to us using your personal information. We will either agree to stop using it or explain why we are unable to **(the right to object**)
- Ask for a copy of the personal information we hold about you, subject to certain exemptions **(a data subject access request)**
- Ask us to update or correct your personal information to keep it accurate **(the right of rectification)**
- Ask us to delete your personal information from our records if it is no longer needed for the original purposes **(the right to be forgotten)**
- Ask us to restrict the use of your personal information in certain circumstances **(the right of restriction)**
- Ask for a copy of the personal information you provided to us, so you can use it for your own purposes **(the right to data portability)**
- Ask us, at any time, to stop using your personal information, if using it is based only on your consent **(the right to withdraw your consent)**

If you wish to exercise any of these rights or have any queries about how we use your personal information you can do so by contacting us:

Address: St Andrew's House, St Mary's Walk, Maidenhead, SL6 1QZ
Email: insurance@dmcager.co.uk
Phone: 01628 – 632848

9. CHANGE TO OUR PRIVACY NOTICE

Occasionally it may be necessary to make changes to this notice. When that happens we will provide you an updated version at the earliest opportunity. The most recent version will always be available on our website.

10. MAKING A COMPLAINT

- In addition to your rights under our Terms of Business Agreement (TOBA), you also have the right to raise a privacy complaint if you feel your personal information has been mishandled. We encourage you to come to us in the first instance but you are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.gov.uk or by telephone on 0303 123 1113

October 2026