

## **LET ALLIANCE PRIVACY NOTICE**

At Let Alliance we strive to deliver outstanding products and customer service. We value your business and therefore recognise that privacy is an important issue. As part of our dedication to being transparent we have developed this Privacy Notice to explain what data we collect and how we manage your data.

This Privacy Notice is relevant to anyone who uses our services including tenants we reference, policyholders or prospective policyholders.

Let Alliance, a trading name of Barbon Insurance Group Limited ('Barbon'), process your personal data in accordance with the relevant data protection legislation. We are the data controller for the data that we process about you which means that we determine the purposes and the manner in which any personal data is processed. As the data controller we will not collect any information from you that we do not need for the purpose of fulfilling our services to you. There may be additional data controllers who have access to your data such as your letting agent.

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### **How to Contact Us**

We are Barbon Insurance Group Limited trading as Let Alliance, referred to as "we/us/our" in this Notice. Our data controller number is Z6363100 and our registered address is: Hestia House, Edgewest Road, Lincoln, LN6 7EL.

Barbon Insurance Group Limited also trade as HomeLet and Rentshield Direct, for whose activities they are also data controller.

If you have any questions about this Notice or how we process your personal data please contact us at [dataprotection@letalliance.co.uk](mailto:dataprotection@letalliance.co.uk) or by post to the above address. You can also obtain further details on Data Protection as published by the Information Commission:

<https://ico.org.uk/>

Post: ICO, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Tel: 0303 123 1113

You can also find our contact details including our complaints process on our website.

## **Why do we need your data?**

We use your personal information in a number of ways in order to provide the services that you request and expect from Let Alliance. We will only use your information where we are allowed to by law for example to fulfil a contractual/ legal obligation, because we have a legitimate business interest or where you agree to it. We will always ensure that we keep the amount of your personal data and the extent of any processing down to a minimum.

### To comply with legal obligations

As part of our duties involved in providing you with our services sometimes we are required by law to use information about you to help deal with queries or complaints, to help prevent and detect crime and to comply with a legal or regulatory obligation.

### To prevent fraud

We may share your information with other public bodies such as the police to detect and prevent fraudulent activities.

### To improve our services

We may use your information to help develop our products and improve our services to you as a customer because it is in our legitimate interests to provide efficient services. This may include asking you for feedback on the service we provide you.

## **What data do we collect?**

The type of data we collect and specific use of this data is outlined below dependent on the services we are providing to you. This is not an exhaustive list and in specific cases we may collect more personal data than stated:

### Tenant Referencing

If we are carrying out a reference for you the personal data we will collect will include your name, current, previous and prospective addresses, date of birth, contact details including telephone number and email address, employment details and information relating to your financial circumstances including your credit file. Your credit file includes details of your financial history, any judgments or insolvency-related events registered against you, whether you are on the electoral register, your address history, your financial associates, and details of other organisations which have searched your credit file. We use this information to complete an affordability assessment as part of our tenant referencing process.

### Insurance Services

The provision of your personal data is necessary for us to provide quotations and administer your insurance policy and will form the basis of the insurance contract. If you fail to provide the data it may mean you are unable to exercise your rights under the policy including making any claims. The personal information we will collect includes name, address and contact details including telephone number, email address and date of birth. We may need to collect some sensitive data from you such as criminal convictions and credit history, and have a legitimate interest to collect this data in order for the insurers to assess the risk, provide accurate cover and premiums and to meet the obligations set out in the contract of insurance.

### Letting Agent Services

If you hold an agency with Let Alliance and access any of our products and services we may collect information relating to your business and employees including names, addresses, business telephone numbers and business email addresses.

### Tenant Services

The tenant services we offer you will include, but may not be limited to media services (broadband, TV and phone), removals and utility providers. If we provide Tenant Services to you, by way of referring you to a supplier we will collect your information on the basis of your consent. If we provide Tenant Services to you, by way of completing a sales process with you, we will collect your information on the basis of contractual relationships. The personal data we collect will include name, address, date of birth, telephone number and email address. We'll never collect special category data about you without your explicit consent. Our selected partners for Tenant Services include:

- Virgin Media
- Sky
- Homeshift
- TotallyMoney

### **Information we collect from third parties**

We may also collect information about you from third parties that are lawfully entitled to share your data with us. This may include your letting agent and any credit referencing agencies where you have provided us with your consent to complete a reference on you.

### **How long do we keep your data?**

We will retain personal information only for the period necessary for us to fulfil the purposes outlined in this Notice. We will destroy your personal information as early as is practical and in a way that the information may not be restored or reconstructed.

### Tenant Referencing

All of our referencing records will be held for a period as a minimum of the tenancy term and longer when there is an associated insurance policy in place to a maximum of 6 years. This us allows us to retain accurate records of transactions and allows these records to be used in any potential legal claims or complaints.

### Insurance Services

We will keep your personal data for no more than six years following the end of your relationship with us as it is possible that we will need the data for legitimate purposes such as regulatory reasons, for any claims/ legal proceedings to be brought or defended and for other reasons including preventing fraud or financial crime.

### Letting Agent Partners

We will keep your data whilst your account remains active and for a period of not less than six years from the date you no longer trade with us.

## Tenant Services

All our Tenant Services records will be held for a period, not less than six years, this enables us to retain accurate records of business transactions and allows the records to be used in any potential legal claims or complaints.

### **How do we protect your data?**

Let Alliance take the security of your data extremely seriously and have internal policies and controls to ensure reasonable measures to protect personal data from being lost, accidentally destroyed, misused or from unauthorised access or disclosure. We also seek to require our service providers with whom we share personal data to exercise reasonable efforts to maintain the confidentiality of this data

### **Who do we share your data with?**

Your personal data may be shared with the following categories of third parties:

- Insurers/Reinsurers
- Credit referencing agencies (our current partner is TransUnion and their Privacy Notice explaining their use and sharing of personal data is located here: <https://www.transunion.co.uk/legal-information/bureau-privacy-notice>)
- Third party claims handlers
- Providers of legal services such as solicitors and their advocates
- Loss adjusters
- Recovery agents
- Online payment gateway providers and third party premium finance providers (our current partner of Premium Credit Ltd.)
- Regulatory Bodies
- Fraud Prevention Agencies/Police
- Let Alliance Tech Hub system development and maintenance team

### **Sharing your data outside of the European Economic Area (EEA)**

The personal data that we process to administer our products and services may be accessed by our selected trusted partners who operate outside of the EEA. Although data protection laws vary outside of the EEA, we will take the appropriate steps to ensure that your personal information is handled as described in this Notice.

### **Automated Decisions about you**

We may use your data to make automated decisions about you and these decisions may impact the result of a reference report or the level of premium you will pay.

## Marketing

We will only contact you and use your information for marketing if we have your specific consent. Following consent we will tell you about products and services that may interest you or invite you to specific events via online advertising, email, social media, telephone, text message, postal mail or our customer services team.

If after providing us with your consent you would prefer not to receive marketing materials from us you may opt out at any time by using the unsubscribe function in any of the marketing emails issued. Opt out requests can take up to 5 business days to be effective.

To opt out of text messages please reply "STOP" to the message you have received. To be added to the Let Alliance internal do not call/ mail list send a message to [dataprotection@letalliance.co.uk](mailto:dataprotection@letalliance.co.uk)

## Your rights / Accessing and Changing your data

- As the data subject you have the right to:
- Request that we inform you about the personal data we maintain about you
- Request that we update or correct the data we hold about you where appropriate
- Request that we delete all personal information that we maintain about you by removing this data from all of our systems and cease sharing this information with our suppliers. Such requests will be assessed on a case by case basis
- Withdraw your consent at any time and where there is no lawful basis to continue processing your data we will cease processing immediately
- Restrict the ways in which your data is processed and / or object to certain processing of your data by us, however this may affect our ability to provide you with certain products or services where a certain level of data processing is required in order for them to be provided

## Notice Modifications

We may modify this Notice from time to time. When we make material changes to this Notice we will send you a link to the revised Notice which can always be located on our website <http://www.letalliance.co.uk/about/downloads/privacy-policy/>. If you are actively using any of our products and services, we may inform you via any communication connected to these products or services. Our Privacy Notice will always be dated and to help you track the most significant changes we will include a history of changes below so that you are aware of modifications to our Notice.

## Cookies

By using our website you're agreeing that we can place cookies on your device. If you want to visit our site without cookies being saved to your device, you can block and delete cookies through your browser settings. For more information on how to disable cookies in your browser please visit [allaboutcookies.org/manage-cookies](http://allaboutcookies.org/manage-cookies).