

Privacy Policy

This privacy policy sets out how Accuro Risk Management Limited ("Accuro" "CPU", "CPU Group" ("we"/"us"/" our")) uses and protects any information that you give Accuro when you use our services, its website and associated applications.

Accuro is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, then you can be assured that it will only be used in accordance with this privacy statement.

Accuro may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from 1st June 2023.

Who we are

Accuro Risk Management Limited ("Accuro" "CPU", "CPU Group" ("we"/"us"/" our")) is a private limited company registered in England and Wales (10401505). We are the data controller in respect of the information covered by this Privacy Policy. This Privacy Policy is applicable to our services.

What we collect

We collect the following information:

1. Name and job title
2. Contact information including email address
3. Demographic information such as postcode,
4. We also collect other data where we have used cookies to collect information from your computer or other portable electronic devices. Please see our cookies policy for more information on this.
5. IP Address
6. Bank account or payment card details, credit history or credit score.
7. for insurance products, this includes details relating to a proposal or a claim or provided to us in relation to the administration of an insurance policy
8. for recruitment purposes, this includes information you or your recruitment agency supply in relation to your candidacy (e.g. your CV, application form) pre-offer, and references and background checks (administered by a third party) post-offer;

If you opt not to provide the information we require, it is most likely that we will not be able to provide you with the services.

How do we collect your data

When using our website, registering, activating, using our services or making a claim, or engage with us via telephone, e-mail or other means, you provide us with most of the data we collect. We collect and process the data when you:

1. Complete the contact us form on our website, social media, webchat, phone, email, post or otherwise,
2. Voluntarily complete a customer survey or provide feedback via email,
3. Use or view our website (for example, via your browser's cookies),
4. Your details are provided to us by your broker (whom you purchased our product from)
5. Your details are proved by other affiliates or resellers who sold you our product or service, or whom you asked to provide your details to us
6. having information that is available from publicly available sources including social media websites;
7. by filling in, uploading or sending in forms to us;

What we do with the information we gather

We require this information to understand your needs and provide you with a better service, and in particular any or all of the following reasons:

1. Internal record keeping
2. We use the information to improve our products and services.
3. We periodically send promotional emails about new products, special offers or other information which we think you may find interesting using the email address which you have provided.
4. From time to time, we also use your information to contact you for market research purposes and/or customer feedback. We contact you by email, phone, fax or mail.
5. We use the information you provide to customise the website according to your interests and feedback.
6. to correspond with clients, beneficiaries and claimants in order to facilitate the insurance policies or advisory services;
7. to maintain our accounts and records;
8. to defend or make claims;
9. for recruitment purposes
10. for the performance of a contract with you or to take steps to enter into a contract;
11. to comply with a legal obligation;

12. to comply with law, law enforcement, court and regulatory bodies' requirements;
13. to identify and prevent fraud;
14. to gather market intelligence, communicate with and tailor offers to individuals;
15. for training and quality purposes;
16. to enhance the security of our network and information systems; and

You have the right, at any time, to amend or withdraw your preferences.

How we store your data

Our Company will keep your personal data for as long as necessary to fulfil the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements. By way of example:

1. Personal and contact details used for email product update are only processed for the duration of subscription,
2. IP addresses are stored for 12 months to assist with operational troubleshooting and user experience enhancement,
3. Other anonymized data (eg web analytics) are retained for 12 month for performance analysis.

This may mean that we hold your personal information for some time where, for instance, there is a possibility that it may be needed in connection with a claim under an insurance policy, or where we are obliged to keep it to comply with tax, accounting, regulatory or legal requirements. By way of note, you are able to change to your preferences and unsubscribe from e-mail updates at any time by following the link in the email, or contact us directly.

How we share your data

To fulfil the purposes for which personal data is processed, we may share personal data with a range of individuals, external companies and other organisations.

Any disclosures of personal data are made using the minimum personal data necessary for the specific purpose and circumstances. Information is only shared with third party organisations where deemed necessary to fulfil the services describer above or where you have consented to the disclosure of your personal data to such persons.

We may obtain and share personal data on a regular and ongoing basis with a limited number of organisations, which may include but is not limited to:

- Third parties who process your personal data on our behalf (such as your Broker, insurers or Loss adjusters).
- Any regulatory, exchange body, enforcement, or court where we are required to do so by applicable law or regulation or at their request.
- Any partner company/broker or holding company as required for the proper conduct of our business.

Transferring your Data outside the UK / EEA

The personal data we collect from you may be processed in (including accessed in or stored in) a country or territory outside the EEA, which may not enforce the same level of protection by law or regulation. To safeguard your data, we put in place contractual obligations with third parties, to define technical and organisational measures to provide appropriate protection.

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure. Therefore, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

Your rights

We would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

The right to access – You have the right to request for copies of your personal data.

The right to rectification – You have the right to request us to correct any information you believe is inaccurate. You also have the right to request us to complete the information you believe is incomplete.

The right to erasure – You have the right to request that we erase your personal data, under certain conditions.

The right to restrict processing – You have the right to request us to restrict the processing of your personal data, under certain conditions.

The right to object to processing – You have the right to object to us processing of your personal data, under certain conditions.

The right to data portability – You have the right to request we transfer the data that we have collected to another organisation, or directly to you, under certain conditions.

Rights related to automated decision making – whilst you do have such rights as data subject, XXXX currently does not rely on any automated decision making tool.

Right to be informed – you have the right to understand how we use and process your personal details. This includes, provision of clear privacy policy and answering any query you may have.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at our email:

Call us at 03458 722156, or write to us at cpu@cpu.co.uk

How we use cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

For further information, visit allaboutcookies.org.

Links to other websites

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

How to contact us or make a complaint

If you would like to discuss any aspect of this Privacy Notice, or anything else about the personal data we collect on you, please contact us on

Telephone: 03458 722156 or

e-mail: cpu@cpu.co.uk

In any event, you have the right to lodge a complaint with our supervisory authority, the Information Commissioners Office. To report a concern to the ICO:

- Telephone helpline 0303 123 1113
- Textphone service 01625 545860
- ico.org.uk/concerns/