

Privacy & Data Policy

PULSE is a trading style of R. J. Hurst and Partners Ltd. Reference in this Privacy Policy to "we", "us" or "our" means the R. J. Hurst and Partners Ltd.

By submitting any information about you and, where applicable, others within our "website" at www.gp-locum-insurance.co.uk, you and they consent to its use as set out in this Privacy Policy.

If you provide us with information about another person, you confirm that they have appointed you to act for them, to consent to the processing of their personal data and that you have informed them of our identity and the purposes for which their personal data will be processed.

The Internet is not a secure medium. However, we are committed to ensuring that your privacy is protected. The Privacy Policy explains the security measures we have put in place to protect your information and how we use the information we collect about you. We recommend you read it before you provide any information to us.

How to obtain information from us

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

PULSE - Data Protection Liaison Officer, RJ Hurst & Partners, 147 Connaught Avenue, Frinton on Sea, Essex, C013 9RA

Or

Telephone 0844 477 4860

How we use your information

Where we collect information about you throughout the Website we will notify you of how we will use it.

Within the Website, we may ask you to provide us with relevant personal information (including but not limited to sensitive information such as medical conditions) in order that we can provide you with the product or service requested, undertake administration and generally service and maintain your policy, including responding to any query that you may raise with us.

All personal information supplied by you will be treated in confidence by us and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in our data systems or the data systems of our agents or subcontractors.

We may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside the European Economic Area in countries which may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

We would also like to keep you informed (by telephone, post or e-mail) of selected products and services available from us and our carefully chosen suppliers. If your personal details changes or you would prefer not to receive this information from us please let us know when you contact us.

As part of the process of providing you with the product or service requested, we may undertake certain checks or exchange information with third parties through various databases.

As part of the process for underwriting general insurance products we may check with a licensed credit-referencing agency and a record of this search will be made. Also, for life and investment business we may exchange information with other insurers or management companies through various databases to help us check information provided and also to prevent fraud.

Fraud

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
- We can provide details of the relevant fraud prevention agencies on request.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Cookies

When you visit our Website, we may attach a "Cookie" to your browser. Cookies are small text files that allow us to identify your computer, recognise repeat users and compile aggregate data about users in order to improve the service we provide. The data we collect using Cookies does not identify individual users and is used for tracking and analysing use of the Website, website traffic information about a user's visit such as date, time and browser type and to enable us to inform you of relevant products that we think you may be interested in.

We will not (and will not allow any third party) to track or collect any personally identifiable information of visitors to our site. We will not associate any data gathered from this site with any personally identifying information from any other source. We will not (and will not allow any third party) to associate your IP address with any other data held by any third party. We will not (and will not allow any third party) to link, or seek to link, an IP address with the identity of a computer user.

Most web browsers will accept Cookies, but if you would prefer we did not collect data by this method, you can disable this function within your browser settings. However, without Cookies, you may not be able to use the full functionality of our Website, including personalisation of the web content to reflect your personal usage.

If you want to delete any cookies that are already on your computer, please refer to the instructions for your file management software to locate the file or directory that stores cookies.. Information on deleting or controlling cookies is available at www.AboutCookies.org.

How we protect your information

We capture your personal information, such as names and addresses, over a secure link using recognised industry standard Secure Sockets Layer (SSL) technology which encrypts the data whilst passing it over the web. This will be indicated on most browsers by a lock in the status bar at the bottom of the screen.

Firewalls are used to block unauthorised traffic to the servers and the actual servers are locked in a secure location which can only be accessed by authorised personnel.