



Privacy Notice

Introduction

The Church of Scotland Insurance Services Limited operates from 121 George Street, Edinburgh, EH2 4YN and is owned by the General Trustees of the Church of Scotland.

This Privacy Notice explains how we use the personal information which we collect about you when you deal with us.

What information do we collect about you?

We collect information about you when you make an enquiry about our services, seek advice, request an insurance quotation, place an order for insurance with us, and administer your insurance including helping you make a claim.

Information is also collected about your usage of our website, www.cosic.co.uk via cookies. Please see the 'Cookies' section below for more details.

How will we use the information about you?

We collect information about you to in order to provide advice, arrange insurance, administer your insurance and assist you in making a claim.

If you ask us to provide an insurance quotation or arrange cover, we will pass your details to one or more insurance providers. This may include other insurance intermediaries in order to access the products of insurers which would not otherwise be available to us.

If you withhold personal information from us, or ask us to delete or withdraw such information, then we may not be able to arrange insurance or continue to supply you with services connected with such insurance.

We do not use your personal information for any other purposes.

We will not pass any of your information to businesses operating from non-EU countries.

Automated decision-making

We do not use any automated decision-making processes when providing you with our services.

Marketing

We do not share your information for marketing purposes with any other organisation.

Objection to marketing

If you have consented to receive marketing information from us, you can withdraw your consent at any time by contacting us as shown in 'How to contact us'. If you withdraw your consent, you will receive no further marketing communications from us.

Access to your information and correction

You have the right to request a copy of the personal information that we hold about you. If you would like a copy of some or all of this, please contact us as shown in 'How to contact us'. If necessary, we can provide it in a form that allows another organisation to add your data to their systems. We can send this either via you, or at your request direct to the other organisation.

Church of Scotland Insurance Services Limited

We want to make sure that the personal information we hold about you is accurate and up to date. You may ask us to correct or remove any information that you think is inaccurate, and, should that take us time to update, you can ask us to restrict what we do with your data in the meantime.

There is no charge for accessing or correcting your information.

Data retention

We will keep records of our business transactions with you for a maximum period of 3 years from the date that a policy lapses or is cancelled and 5 years from the date a claim is settled.

Cookies

Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. This information is used to track visitor use of the website and to compile statistical reports on website activity. You can set your browser not to accept cookies; however, in a few cases some of our website features may not function as a result.

Other websites

Our website contains links to other websites. This Privacy Notice only applies to our website so when you link to other websites you should read their own privacy notices.

Changes to Privacy Notices

We keep our Privacy Notices under regular review and we will place any updates on this web page <https://www.cosic.co.uk/general-downloads> and we will contact you using the contact details that we have to tell you about any changes. This Privacy Notice was last updated on 21st July 2017.

Complaints

You have a right to lodge a complaint about the way we handle, or have handled, your personal information with the Information Commissioner's Office (ICO), the UK's data protection supervisory authority. The ICO can be contacted:

- By phone 0303 123 1113 (local rate) or 01625 545 745 if you prefer to use a national rate number
- By live chat <https://ico.org.uk/global/contact-us/live-chat>
- By email casework@ico.org.uk
- By post to Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

How to contact us

Please contact us if you have any questions about our Privacy Notice, the information we hold about you or any other data protection issue:

- By email enquiries@cosic.co.uk
- By phone 0131 220 4119
- Or write to us at Church of Scotland Insurance Services Ltd, 121 George Street, Edinburgh, EH2 4YN