

# PRIVACY POLICY



**THIS PRIVACY POLICY APPLIES TO INDIVIDUALS INSURED BY BEE DISEASES INSURANCE LTD. IT EXPLAINS HOW WE PROCESS PERSONAL INFORMATION ABOUT YOU IN RELATION TO YOUR INSURANCE CONTRACT WITH US.**

## **Introduction**

Bee Diseases Insurance Ltd (BDI) provides insurance against the destruction of beekeeping equipment and honey as a result of the notification of a statutory disease. In addition we provide membership services for our member associations for individuals who do not have an insurance contract with BDI. This Privacy Policy applies to all the provision of insurance only. Please see the paragraph in relation to the membership services towards the end of the statement headed eReturn2 Membership Administration System, for details on the separate statement in relation to these activities. For the purposes of this statement BDI policy holders, whether individuals, associations other groups are referred to as 'insureds'

We maintain high standards of confidentiality regarding the personal information provided to us by our insureds. This Privacy Policy has been prepared to inform you of our policies and practices concerning the collection, processing and security of your personal information, which we use in relation to our activities within BDI.

## **Personal information**

For this Privacy Policy, personal information means any information we may hold about you, which is recorded in any form. In order to provide you with an insurance policy or to process your membership information, we have a contractual obligation to process your personal information and this Privacy Policy explains why and how we collect, use and store your personal information.

## **What type of personal information do we use?**

All personal information is held in strict confidence and not revealed to anyone outside BDI unless it is necessary in relation to your insurance contract with BDI or is otherwise expressly or implicitly authorised by you or required by applicable law.

In the course of our relationship with you, we will need to collect, process, and sometimes, disclose various types of personal information for various purposes associated with your insurance contract. The personal information we collect may vary between individuals and may include some or all of the following:

- Your full name and home address;
- Contact information, such as your home and mobile telephone numbers and e-mail addresses;
- Details of the numbers of colonies you manage;
- Details of any offices you may hold or have held in your local, regional or national beekeeping associations;
- Whether you have accepted or unsubscribed from our mailing lists;
- Any other personal information that you may voluntarily provide to us.

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## **How do we use your personal information?**

BDI uses personal information for the purposes set out in this Privacy Policy. Under no circumstances will we sell any of your personal information to another organisation.

We may use your personal information for the following purposes:

- Insurance: to fulfil our obligations under the insurance contract we have offered to you via our shareholders (association members) who act as our agents in this matter.
- Any purpose which is required by applicable law; and
- To carry out any other purpose which is disclosed to you and to which you consent.

You may ask for your details to be modified at any time.

We may also disclose personal information about you to other organisations that perform services for us. Only such personal information as is relevant will be provided to such organisations, providing they agree to provide appropriate protection for such information.

## **Use of your information outside the European Union**

We may sometimes need to transfer your personal information to countries outside the EEA where the level of protection may not be as comprehensive as it is within the EEA. Where appropriate, we have procedures in place to ensure that your personal information is adequately protected.

## **Accuracy and access**

We will endeavour to ensure that any personal information provided by you and/or held by us is as accurate, current and complete as necessary for the purposes for which we use that information.

You have a right to request access to your personal information and to request a correction to it if you believe it is inaccurate. In the event that you believe that your personal information is not accurate or you require access to your personal information, you may make a request using the contact details below.

We will always endeavour to provide timely access to your personal information. However, we may verify your identity to our satisfaction prior to doing so. Further, there may be circumstances where access cannot be granted. For example, where access would lead to the disclosure of personal information of another individual and that individual refuses to provide consent to the disclosure, or information subject to privilege or other legal restrictions. In such cases you will be notified of the reason why it is not possible to grant access to your personal information.

## **Limiting collection, use, disclosure and retention of personal information**

BDI may collect and store your personal information in many forms (hard/soft copy, electronically, facsimile, telephone conversations/recordings, etc.), but will only do so by lawful means and only for necessary purposes that have been disclosed to you.

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Personal information collected in any form will only be retained so long as it is required: a) for the purpose for which it was collected; b) to be retained by law; or c) to address any issues that may arise at a later date. When your personal information is no longer required for these identified purposes, we use secure procedures to destroy, delete or erase the personal information.

## **Consent**

By providing your personal information to BDI, you agree that we may collect, use and disclose your personal information in accordance with the terms of this Privacy Policy, as updated from time to time. If you do not agree with these terms, you are requested not to provide any personal information to us, other than that which is necessary in relation to your insurance contract with BDI.

Please note that there are circumstances where the use and/or disclosure of personal information may be justified or permitted or where BDI may or must disclose information without consent, in accordance with the applicable law. Where obliged or permitted to disclose information without consent, BDI will not disclose more information than is required for the purpose that obligates or permits us to disclose such information.

You have the right to revoke your consent to the collection, use and disclosure of your personal information at any time. We will discuss with you the reason we need your personal information and why the revocation of your consent affects our ability to continue with certain aspects of your insurance contract with BDI, including the payment of claims.

## **Storage and security**

BDI has taken steps to maintain physical, procedural and technical security for personal information. We will take appropriate technical and organisation measures to keep your information confidential and secure in accordance with our internal procedures for covering the storage, access and disclosure of information. Information may be kept on our information technology systems and/or in paper files.

- **Network & Backup Data Encryption:** All data access into the eReturn2 servers is fully encrypted using 256-bit SSL based certificate authentication. All backup systems in place use AES256 with a 256-bit key length to encrypt all data that is stored in backup repositories..
- **Anti Virus & Anti Malware Protection:** BDI uses various Anti-virus and Anti-malware software-based applications which are installed on critical, access and mobile systems and devices to help prevent and mitigate against attack, data theft and data loss. These software-based detection and prevention applications have their detection signature databases updated daily, real time detection turned on and daily full scans enabled and active.

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- **DDoS Mitigation Measures:** BDI has systems in place between our servers and visitors to the website. These systems are designed to reduce the effects of high volume attacks that would otherwise prevent access to our services. Whilst active, visitors to the site may be expected to respond to additional prompts before reaching the login page.

## **Our website and social media**

This Privacy Policy includes activity in relation to our website ([www.beediseasesinsurance.co.uk](http://www.beediseasesinsurance.co.uk)) We cannot control the use of your personal information by external websites or social media to which you subscribe or choose to access.

No personally identifiable information will be used on our website.

You are not required to use social media to inform the public that you have an insurance contract with BDI, but you may do so, providing the information you use is accurate and is not derogatory or defamatory. Use of your personal information and contact details on social media or external websites is entirely at your discretion and BDI cannot be responsible for the actions of any third party organisations.

## **eReturn2 Membership Administration System**

BDI hosts in conjunction with Purely Solutions Ltd a membership administration system on behalf of local beekeeping associations. In doing so it acts as a 'Data Processor' for local associations. This is distinct from the insurance it provides to beekeepers. A separate statement is provided to our member associations who use this facility for incorporation in their respective privacy policies.

## **Accountability**

BDI takes the protection of personal information seriously. We require all of our employees, contractors and agents who provide services in connection with our business to comply with these obligations.

In accordance with the Data Protection Act 1998, BDI is registered as a 'Data Controller' on the public Register of Data Controllers as maintained by the Information Commissioner. Our Data Protection Officer (DPO) is Mark Oakley

## **Effective date of this Privacy Policy**

This Privacy Policy is in effect as of April 2018 and was last updated on 7<sup>th</sup> April 2018. In the event of any further updates, an appropriate notice will be issued to you.

## **Contact us**

Should you have any questions, complaints or concerns regarding this Privacy Policy or the personal information we hold about you, you can contact us as follows:

**By post:** Mr Mark Oakley  
Data Protection Officer

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Bee Diseases Insurance Ltd  
National Beekeeping Centre  
Stoneleigh Park  
Warwickshire  
CV8 2LG

**By e-mail:** [mark.oakley@beediseasesinsurance.co.uk](mailto:mark.oakley@beediseasesinsurance.co.uk)