

# PRIVACY NOTICE

## YOUR PERSONAL DATA:

Your privacy is important to us and we are committed to protecting it.

The primary purpose of the Cobalt Underwriting Services Ltd website, cobaltuw.com, is as a resource to help visitors learn more about our organisation. We take care to protect the privacy of customers and users of the site and, if we do ask you to provide certain information, then you can be assured that it will only be used in accordance with this privacy statement.

## WHO ARE WE?

We are Cobalt Underwriting Services Limited, trading as Cobalt Underwriting. We are authorised and regulated by the Financial Conduct Authority Reg No 605713. Cobalt Insurance Holdings Ltd is the parent company and Cobalt Advisory Services Ltd is its sister company. Both are registered in the UK and the registered office is 9 Bonhill Street, London, EC2A 4DJ

We are a Managing General Agent (MGA) and Lloyd's approved Coverholder. We provide insurance and reinsurance capacity for a range of classes. We work exclusively through professional insurance broking partners to market and promote our products and services.

## WHAT INFORMATION DO WE COLLECT?

The information we might collect and process includes:

- Information about your computer, such as your IP address, operating system and browser type.
- Details of your visits to our website, the pages you view and resources you access or download.
- Information that you choose to provide by filling in a form on our website, including subscribing to newsletters and alerts, registering for a conference, or requesting content, such as a white paper.
- If you contact us with an enquiry, or for information, we may keep a record of that correspondence
- We may ask you to complete surveys that we use for research purposes, although you do not have to respond to them.

When this information relates to or identifies you, it is treated as 'personal data'.

Cobalt Underwriting Services Ltd will be what's known as the 'Controller' of the personal data you provide to us.

## COOKIES

We may obtain information about your general internet usage by using a cookie file which is stored on the hard drive of your computer. We may use this information to track your movements through

the Site, to find out how the Site is being used and to assess its usefulness. Personal information about you is not collected during the tracking process.

## **HOW DO WE COLLECT INFORMATION FROM YOU?**

At Cobalt Underwriting we collect information in two ways:

1. information which is collected and stored during normal use of the site, such as your IP address and the pages you visited
2. Data you provide when you communicate with us in any way.

## **HOW IS THE INFORMATION USED AND WHY IS IT BEING COLLECTED?**

The information which we collect during normal use of the site is used for system administration, to filter traffic, to look up user domains and to report on and analyse how parts of the site are used. Such use does not result in any personally identifiable data being collected or stored.

We use personal data to provide you with information you request and for other purposes which we would describe to you at the point where it is collected, or which will be subsequent to your request. For example:

- To fulfil your requests for more information, articles, alerts, newsletters or other content. Pages that collect this type of information may provide further information as to why your data is needed and how it will be used.
- To contact you for purposes where you have agreed to this.

## **HOW LONG WE KEEP IT?**

Cobalt Underwriting has a Data Retention Policy which mandates how long records, including personal data, must be retained. Retention periods are determined by legislation and business requirements. In most cases we will hold your data for 3 years after last contact, unless a legal or regulatory obligation requires that we hold this data for a superseding period of time.

All information will be kept securely on our systems. All personal data will be held in accordance with the Cobalt Data Retention policy.

## **WHO WILL THE INFORMATION BE SHARED WITH?**

In connection with any application, request or enquiry you make, your information will be passed directly to the relevant business unit within Cobalt and nowhere else.

By submitting your personal information through this website, you are consenting to it being processed in the manner described above.

We will not share your personal information with any third party, outside of Cobalt, unless:

1. We have specifically informed you and you have given us specific permission; or

2. In the event that we sell any or all of our business; or
3. Where we are legally required to disclose your personal data; or
4. To assist with fraud protection.

We may use third parties, like service providers, agents or contractors to provide support and administration assistance for the internal operations of our websites, event registration systems, applications and online advertisements.

These third parties may come into contact with your personal information in the course of providing their services to us. They must provide equivalent levels of security for your personal information as Cobalt and, where required, are bound by a legal agreement to keep your personal information private, secure and to process it only on the specific instructions of Cobalt.

### **INFORMATION WE RECEIVE FROM THIRD PARTIES**

We may collect information about you from third parties that we work with for the purposes of delivering to you the services that you request from us. For example, we may engage third parties for online event registration systems; these entities will collect information directly from you on our behalf.

### **WHERE MIGHT YOUR INFORMATION BE TRANSFERRED OUTSIDE THE UK?**

Most of our systems that would store your information are based in the UK or the European Economic Area. If we need to transfer your personal data to countries outside the European Economic Area, we will ensure that such transfers are compliant with the GDPR. Appropriate measures will be put in place to keep your personal data secure.

### **SECURITY**

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

Unfortunately sending information via the internet is never totally secure and sometimes this information can be intercepted. We can't guarantee the complete security of information that you choose to send us in this way. Sending us this data is at your own risk.

### **WHAT ARE YOUR RIGHTS?**

You are entitled to know whether we hold personal data about you and, if we do, to have access to that personal data and request that it be corrected if it is inaccurate.

If you have submitted personal information through this website and wish us to cease using it for the purposes submitted, please contact our Data Protection Officer

If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter.

If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner's Office (ICO).

Our Data Protection Officer is James Bagshawe and you can contact him at [james.bagshawe@cobaltuw.com](mailto:james.bagshawe@cobaltuw.com)