DATA PRIVACY NOTICE

Risk Assurance Management Limited (RAM) is a Data Controller and a Data Processor on behalf of Certain Underwriters at Lloyd's and The Shepherds Friendly Society Limited and will process all data held fairly and securely in accordance with The Data Protection Act 2018.

The data we hold, including medical reports, will be held electronically and/or in a manual filing system.

RAM will only send your data within the United Kingdom, European Economic Area (EEA), Switzerland, the Channel Islands and the Isle of Man and only store your data in the United Kingdom and the European Economic Area (EEA).

Although RAM will only send your data to a business within the areas mentioned, that business may operate globally and may transfer your data for operational purposes within their organisation or to a third-party service provider. These global businesses are obliged however to put in place appropriate safeguards (contractual commitments) in accordance with applicable legal requirements to ensure that your data is adequately protected outside the United Kingdom and Economic European Area (EEA).

RAM may vary this Data Privacy Notice and any changes will be detailed on our website www.ram-ltd.co.uk

What is your information used for?

The legal basis for the processing of the information provided to us is in our legitimate interest, to enable you or your employer to enter into a contract for a Group Risk contract and for the ongoing proper administration and performance of the contract.

This information will be processed for the purpose of:

- Underwriting
- Administration
- Claims Management
- Handling customer concerns
- Detection, prevention and investigation of fraud

Who will we share your data with?

The information you provide to us may be shared with:

- The Shepherds Friendly Society, certain Underwriters at Lloyd's and Lloyd's Brokers involved with the contract.
- Re-insurers and other Insurers.

- Any Employer or Trustee(s) and their Independent Financial Advisers affecting a Group Risk contract.
- All service providers who are involved with RAM in providing related products and service for the operation of the insurance.
- Any medical professional including your own doctor.
- Regulators and Government Agencies.
- Other companies and organisations including credit reference agencies in order to prevent, detect and/or investigate crime.
- Any party if required to do so by law.

Can I access my data?

You have the following rights in respect of the personal information held by RAM:

- You can request copies of the personal information we hold about you, further information on how to make a Subject Access Request, and our policy detailing how we handle these requests can be found on our website.
- You can request us to delete personal information we hold about you, however it may be necessary for us to keep this information in order to perform the proper administration of the contract affected by you with us or your request, to enter into such a contract.
- You can request any incorrect personal information to be corrected.
- You have the right to complain to the Information Commission should you have a grievance.

If you wish to access or correct the information we hold about you, please contact RAM at the below address:

The Operations Director
Risk Assurance Management Limited
Leas Road,
Guildford
Surrey
GU1 4QW

Group.risk@ram-ltd.co.uk