

Adler Fairways Trading as

Just Hair, Just Barber and Just Hair and Beauty

Client Terms of Business

Just Hair, Just Barber and Just Hair and Beauty are trading styles of Adler Fairways insurance brokers limited who are an independent, Chartered insurance broker registered in England & Wales. Our Head Office address is: Prudent House, 50 Yardley Road, Acocks Green, Birmingham B27 6LG. Adler Fairways has no direct or indirect holding that represents voting rights or capital in any insurance undertaking and no insurance undertaking has any direct holding, presenting voting rights or capital in Adler Fairways. The ultimate parent undertaking of the insurer Intact Insurance UK Limited holds a minority, indirect, holding of Adler Fairways that represents more than 10% of the voting rights and capital in the firm. This does not impact how we do business, and we remain independent, working for and in the best interests of our customers.

Adler Fairways is authorised and regulated by the Financial Conduct Authority ("FCA"), the independent watchdog that regulates financial services. Our FCA Register number is 309236. Our permitted business includes insurance advising and arranging. You can check this by visiting the FCA's website or by contacting the FCA on 0800 111 6768. The FCA has authorised us to advise, arrange, deal in and assist with the placing and administration of all types of General Insurance policies and Pure Protection policies.

We are also authorised to undertake the following Consumer Credit Activities: Credit broking and debt administration.

Please read this document carefully. It sets out the terms on which we agree to act for you and contains details of our regulatory and statutory responsibilities. Contact us immediately if there is anything which you do not understand.

We would particularly draw your attention to the following sections of these Terms of Business:

- Duty of Fair Presentation (For Commercial Clients)
- Reasonable Care (For Consumer Clients)
- Premium Payment
- Cancellation
- Minimum and Deposit premiums (M&D)
- Client Money Arrangements

HOURS OF BUSINESS AND INSTRUCTIONS

Our usual office hours are 09.00 – 17.00 Monday to Friday other than Bank and Public Holidays. Please note, we cannot accept instructions from you outside of these times and may still require time after your instructions to obtain cover from Insurers.

ARRANGING YOUR INSURANCE

When you purchase insurance through us, we'll provide you with all of the documents relevant to your policy. These include information about the insurance cover available to you. We are committed to treating you fairly in all our dealings with you now and in the future. **You will not receive advice or a recommendation from us.** You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid-term amendment to your policy.

If you fail to disclose information or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid

We will confirm to you the level of service we are providing as part of our sales process. In all cases our service will include arranging and administering your insurance, including helping you with on-going changes.

Upon receipt of your instruction, we will place cover with insurance providers and keep you informed of progress of our negotiations. We will advise you of any inability to place your insurance.

Just Hair, Just Barber and Just Hair and Beauty are trading names of Adler Fairways Insurance Brokers Limited. Adler Fairways Insurance Brokers Limited is authorised & regulated by the Financial Conduct Authority under Registration Number 309236. Adler Fairways Insurance Brokers Limited is registered in England and Wales under registration number 04525948. Our registered address is Number 22 Mount Ephraim, Tunbridge Wells, Kent TN4 8AS.

SECURITY

We will advise you of the insurers with whom it is proposed to place any insurance on your behalf. However, we cannot and do not guarantee the solvency or continuing solvency of any insurer used. You should note that the financial position of an insurer can change after cover has been accepted. A liability may arise to pay the premium in part or in full under policies where a participating insurer becomes insolvent.

PRODUCT OVERSIGHT AND GOVERNANCE FRAMEWORK

All of the products we offer are ultimately manufactured by product providers (usually the Insurance Companies providing cover);

Our framework, means we have in place written processes, to ensure that:

- For any existing products we, distribute, and any new products we propose to distribute, we will have procedures in place to consider, on a continuing basis, whether the product offers fair value to customers in the target market.
- Where we identify any aspects of a product that may mean the product does not offer fair value, we will:
 - (a) take appropriate action to mitigate the situation and/or prevent further occurrences of any possible detriment to customers, including, where appropriate amending our distribution strategy, and
 - (b) inform any relevant manufacturers promptly about any concerns we have and any action we are taking.
- Any distributors (including us, and our employees) have the necessary knowledge, experience, and competence to understand the product and ensure it is consistent with a customer (or potential customers) demands and needs; even where our distribution chain is long, we aim to ensure this goal is met.

PREMIUM PAYMENT

You must provide the premium due in cleared funds in accordance with the amounts and payment dates in our debit notes. Failure to meet the payment dates may lead to insurers cancelling your policy without further notice.

Where insurers have specified that the premium must be received by a certain date, failure to comply can result in the automatic termination of your insurance with insurers retaining a portion of your premium for the time on risk which has elapsed.

FEES & CHARGES

No charge will be made for Debit or Credit Card transactions. We reserve the right to charge you £25 if you issue a cheque to us which does not clear on the first presentation. In addition, the following charge(s) may be applied to cover the administration of your insurance:

Payment for our services is generally by way of any one or a combination of the following:

- We usually receive a commission from the insurer which is expressed as a percentage of the annual premium you pay. Commission will be taken by us on receipt of cleared funds from you or when the insurer has received the cleared funds from us depending on the arrangement in place with each insurer.
- We will also usually charge you a standard administration fee when taking out a policy with us. We do not charge fees on mid-term adjustments or policy cancellations. Where we charge administration fees full details will be advised to you before you take the policy out.
- We may also charge you other fees in place of, or in addition to, the commission we earn from insurers. We will advise you of any such fees before you take the policy out.
- No fee charged is refundable.

Additionally, we also receive remuneration in certain circumstances as set out below:

- We may receive a payment from certain insurers based on sales or performance.
- We may sometimes be paid Fees for Services. This is a payment made by an insurer in return for the provision of services over and above those covered by the commission paid and is based on gross written premiums.
- We may sometimes be paid Insurance Service Brokerage (ISB). This is a payment made by an insurer in return for the provision of services to support the development and administration of the insurer's insurance business where no commission is paid.
- Where you pay your premiums by monthly instalments, we receive a payment from the finance provider for introducing you, which is usually a percentage of the amount financed. Whilst we may recommend a provider to you, you remain free to make your own choice of premium finance provider.
- Where you purchase non-insurance products from us we may earn a fee from the supplier which is usually a percentage of the purchase price.
- Where you agree to utilise the services of a third party provider (e.g. replacement vehicle) we may earn a fee from that provider
- Some of our staff may be paid a bonus if they hit pre-agreed sales targets

You are entitled, at any time, to request details of the level of commission that we may have received from insurers in placing your insurance business.

CANCELLATION & MID-TERM ADJUSTMENTS

In the event of cancellation of the insurance contract after inception and/or mid-term adjustments and any other refunds, insurers may return some or all the premium to us. In such circumstances, and where the insurer has provided a refund, we will return this to you less a deduction of the commission which is repayable to the insurer.

INSURANCE PREMIUM TAX (IPT)

Your premium detailed in the policy will include IPT at the prevailing rate. Should the rate of IPT be amended by the Government, your premium will be amended by the insurer to reflect the change.

REMUNERATION

Our remuneration for our services is normally in the form of commission which is a percentage of the insurance premium paid by you and allowed by the insurer(s) with whom the insurance is placed. Other remuneration options include a brokerage fee or a combination of a fee and commission percentage.

Our remuneration is earned at the inception of the policy and each successive renewal date and brokerage and/or fees will not usually be returnable.

In addition to client fees and/or brokerage payments we may also receive remuneration by way of:

- Interest earned on insurance monies passing through our bank accounts
- Expense allowances or commissions from insurers for managing and administering certain covers, binding authorities and other similar facilities.
- Profit commissions or profit shares paid by insurers on specific facilities and arrangements for a limited class of business
- Administrative service fees which may be paid for limited specific service we provide to insurer(s) as part of the placing or claims process

We will deal with you openly and, when requested, we will disclose the amount of any additional income (or where that is not feasible a reasonable estimate of the additional income or its basis of calculation) from the above and any other sources which we may receive in relation to insurance which we arrange.

MINIMUM AND DEPOSIT PREMIUMS (M & D)

Your commercial insurance policy may be subject to a Minimum & Deposit premium. In this case there is no refund in the event of cancellation, and you will be liable for 100% of the premium even if you are paying by instalments. You will be notified from the outset if your policy is subject to this condition. If you are unsure whether your policy is subject to a Minimum & Deposit premium, please contact us.

DUTY OF FAIR PRESENTATION (FOR COMMERCIAL CONTRACTS)

It is your responsibility to provide a fair presentation of the insurance risk when requesting a quotation from us. This should include you conducting a reasonable search for information within your organisation and approaching relevant senior employees of both your company and any other connected company in relation to the risk. You must thereafter disclose every material circumstance which you know or ought to know. Failing this, you must disclose enough information to put your insurer on notice that it needs to make further enquiries regarding the material fact. You must also ensure that the information provided to us is correct to the best of your knowledge and that all representations made to us in either expectation or belief are made in good faith.

Failure to make a fair presentation of the risk may result in additional terms or warranties being applied to your policy from inception or any claim amount being reduced proportionately. In certain circumstances, your insurer may declare your cover void and will return any premiums already paid. If the insurer views the omission as a deliberate or reckless breach of the duty of fair presentation, they may void your policy and retain all premiums paid.

Whether specifically requested by us or your Insurer, you should disclose all material circumstances and facts. If you need further clarity regarding a material circumstance or fact, please contact us immediately.

REASONABLE CARE (FOR CONSUMER CONTRACTS)

You must take reasonable care to provide complete and accurate information to us and your insurer, when you take out your insurance policy, throughout the life of your insurance policy and when you renew your insurance policy.

Failure to provide correct information or disclosure of false information could invalidate your insurance, result in a claim not being paid and/or an additional premium being charged.

You must check all details on any proposal form or statement of facts and notify us immediately if any information needs to be corrected.

The answers or statements you have provided will be shown and they must be given to the best of your knowledge and belief. It is important that you ensure all statements you make on proposal forms, claim forms and other documents, are full and accurate.

If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a certificate of motor insurance.

Please note that under the Rehabilitation of Offenders Act 1974 you are not required to disclose convictions regarded as "Spent". You are advised to keep copies of any correspondence you send to us or direct to your insurer.

DOCUMENTATION

We will issue written documentation confirming details of the policy purchased, including the identity of your Insurers and any specific conditions or warranties. We will advise you of the date(s) on which any premiums are due, and if relevant, the consequence of late payment. Where required by regulation we will also:

- Set out your demands and needs as understood by us
- Confirm whether the contract has been personally recommended and, if so, the reasons for making that recommendation
- Include a summary of the key aspects of your policy or Insurance Product Information Document (IPID)
- Provide you with the policy confirmation
- Provide you with renewal terms in good time before the expiry of your policy or notify you that renewal is not being invited.

Please read through any summaries of cover, letters, or registers of insurance which we issue and advise us immediately of any inaccuracies or omissions as this forms the basis of your insurance. These documents attempt to provide you with a summary of the main points only of the policy. You should be aware that there will be other terms and conditions of the insurance which are not shown in such documents and which will restrict or exclude cover. It is most important that you read through the policy documentation in its entirety and ask us if any point is unclear or if additional or amended cover is required. If your cover includes Employers Liability Insurance, you must by law retain the certificates for 40 years. Please also take care to store all insurance documents in a safe place. Please take note to read any claims notification provisions and any warranties and conditions as failure to comply may invalidate or affect cover.

CLAIMS

You must notify us as soon as possible of a claim or circumstances which may give rise to a claim. We will advise you what you need to do to pursue your claim; you should note you will need to state all material facts concerning your claim. We will remit claims payments to you as soon as possible after they have been received on your behalf. We will provide you with every assistance in submitting a claim and seeking to obtain reimbursement. However, if an insurer becomes insolvent or delays making settlement, we do not accept liability for any unpaid amounts.

Where you have elected to appoint another insurance broker/provider or have moved your cover(s) elsewhere, we reserve the right to cease assisting you with a current and ongoing claim. In these instances, and upon request, we may provide or continue to provide a claims handling service subject to payment of a reasonable fee.

COMPLAINTS

It is always our intention to provide a high standard of service. If our service falls below the standard our clients reasonably expect and they have cause for complaint, we will endeavour to ensure that at the appropriate stage the matter is handled fairly and promptly by a suitably senior and independent member of staff.

If you wish to register a complaint, please contact the 'Compliance Officer' in writing at the address shown above; or telephone 0121 764 5500.

If we consider that your complaint does not relate to our services (for instance, if the matter concerns the performance of your insurer) we will put you in contact with an appropriate person to whom your complaint may be addressed. We have a formal complaint procedure, details of which we will send to you either on receipt of a complaint or on request. If we are unable to settle your complaint you may be entitled to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR: telephone 0800 023 4567; email complaint.info@financial-ombudsman.org.uk; website www.financialombudsman.org.uk.

TRANSFERRED BUSINESS

Where you appoint us to service your insurance policies mid-term and transfer your current insurance policies from another broker to ourselves, we shall not be liable during the current insurance period for any loss arising from any errors or omissions or gaps in insurance cover or advice which has not been provided by us. If you are concerned that your previous cover was not adequate to meet your insurance requirements, please highlight this to us immediately prior to your policy transferring across. If you do not advise us of any issues, we will review your insurance requirements at each subsequent renewal.

LIABILITIES

Our liability to you in breach of contract, negligence, breach of statutory duty or other claim arising out of or in connection with this agreement or the services provided to us shall be limited as follows:

- I. In respect of personal injury or death caused by our negligence, £10 Million
- II. In respect of breach of contract and/or breach of statutory duty relating to the services we provide you, £10 Million
- III. Subject to clauses (I) and (II) above, in respect of the following losses: loss of revenue; loss of opportunity; loss of profits; loss of anticipated savings; or any other indirect or consequential loss, we will have no liability in any circumstance.

CONFLICTS OF INTEREST

As outlined, we generally act as your agent in advising you, arranging your insurance and assisting you in the event of a claim; and where we act as agent of the insurer, we will inform you. We will always act honestly, fairly and professionally ensuring your best interests are our priority and our ownership structure does not impact that. In certain circumstances, we may act for and owe duties of care to insurers and/or other parties. For example, we may find that the interests of two clients for whom we act conflict. Where we become aware of any actual conflict of interest with our duty to you, we will inform you of the situation and the options available to you before we proceed

CLIENT MONEY ARRANGEMENTS

Historically we have held premium and claims monies on behalf of our clients. Recently, some insurers have elected for risk transfer whereby we hold premium and claims money as agent of the insurer. In these circumstances' premium paid to us is deemed to be paid to the insurer. It is therefore possible that on any risks placed by us there could be a combination of some insurers who have accepted risk transfer and some who have not. If you would like to know the exact position of any placement, please let us know.

***Non-Statutory Trust**

We keep client money with HSBC Plc; it is separate from our own money and subject to a non-statutory trust as prescribed by the FCA. This means that we are entitled to and may use client money held on behalf of one client to pay another client's premium before the premium is received from that other client, and to pay claims and premium refunds to another client before we receive payment from the insurer. We take our remuneration from client money either when we receive the relevant premium from the client or after paying the premium across to the insurer.

This is a standard practice within the Insurance Industry, and we cannot use your money for any other purpose. We do not pay any interest on premiums held by us in the course of arranging and administering your insurance. If, in the process of handling client money, we earn interest or benefit from investment income or from foreign exchange rate movements, we will keep any such amounts. Unless you tell us otherwise, you are consenting to us holding your money in this way. By holding your money in a Non-Statutory Trust account means that if this firm becomes insolvent your money remains protected.

***Interest on Client Money**

Any interest or exchange gains or losses realised from client money held by us will be retained by us.

*Please note in accepting these Terms of Business you are giving your consent for us to hold your money in a non-statutory trust and for us to retain any interest or exchange gains or losses as described above.

Payment to Third Parties

We may transfer client money to another person, such as another broker or settlement agent, for the purpose of effecting a transaction on your behalf through that person. This may include brokers and settlement agents outside the UK. The legal and regulatory regime applying to a broker or settlement agency outside the UK may be different to that of the UK, and, in the event of a failure of the broker or settlement agency, this money may be treated in a different manner from that which would apply if the money were held by a broker or settlement agent in the UK. You may notify us if you do not wish your money to be passed to a particular person in a particular jurisdiction.

Funding

Notwithstanding the operation of the non-statutory trust as described above, our policy is not to generally fund premium on your behalf to insurers, nor to fund claims to you due from insurers. If this does occur you acknowledge that any funded amount whether arising as a result of a payment by us or a deduction by you from amounts payable to us is to be refunded to us immediately, and that for the duration of any funding such funded amounts are not considered to be a gift from us. We reserve the right to charge interest of any such funded items from the date the funding commenced to date of payment.

Rights to set off

We, the insurer or claims handler shall be entitled (but not obliged) without notice to you, to set off any amounts due from you against any amounts which we may receive on your behalf (such as claims monies, refunded premiums and other sums).

PAYMENT OPTIONS

We will provide you with full details of all the payment options available to you when we provide you with your insurance premium. If you choose to enter in a finance arrangement, your details will be passed to a third party (insurer or lender) to enable them to contact you and you should contact us at the address given in this document if you do not want your details passed to that party. This finance arrangement will be subject to interest charges that we will confirm to you when providing the full details. Importantly, the arrangement you will enter will be with the finance company not us. It is an entirely separate contract irrespective of the insurance contract. In the event of your failure to meet with the contractual obligations regarding payment the finance provider could approach the insurer to seek a termination of the insurance contract to recoup their outstanding finance arrears. You will be liable to pay their costs and charges if you do not keep up your repayments and cover is cancelled under your policy. This is because the agreement is between you, the policyholder and the finance company direct, not us or the insurer.

It is important that you read the finance agreement that is sent to you before you agree to enter into such an agreement.

AUTOMATIC RENEWAL

If your policy is set to automatically renew, unless you advise us to the contrary, the renewal premium will be collected by the same payment method as before the policy is due for renewal, we will confirm the new premium to be collected in good time. We also reserve the right to automatically renew any additional policies that you take out with this policy, such as breakdown assistance cover. Whilst you will not need to instruct us to renew your policy it is important to remember that you will still need to check all the details, we hold about your insurance each year, ensure they are correct and tell us if anything has changed. Should you wish to cancel your continuous payment authority/auto renewal at any time or update your card details, please contact us.

If your policy is not set to automatically renew. It is important that you contact us to arrange cover as If we do not hear from you all cover will end on your policy expiry date.

DATA PROTECTION & GDPR

Please read this section in connection with the separate Privacy Policy which we have sent to you.

Once you have provided your consent, we will exchange the information that you provide to us with insurance companies and other brokers or agents for the purposes of obtaining quotations and arranging cover, this may result in a credit check to confirm your identity and minimise the risk of fraud. We will treat all information as private and confidential, and in strict accordance with the Data Protection Act 1998 (DPA) & General Data Protection Act 2018 (2018), even when you are no longer a customer and will only share information if we are required to do so by law, or regulation.

Under data protection law, you may have a right to access the information which we hold about you, or to have inaccurate or incomplete information corrected. If you wish to exercise your rights, please contact us in writing. Under the GDPR, you also have a right to be 'forgotten', this means that you can ask for the information which we hold about you to be deleted. However, by doing so, we will be unable to continue to handle your insurance arrangements.

We will, upon receipt of your consent, use information for marketing similar products or services by us and carefully selected companies. Contact may include SMS text, post, telephone or e-mail. If you have previously given your consent for us to store your personal data and would like to withdraw this, please let us know. Further details regarding your rights are contained within our Privacy Policy.

SANCTIONS

Upon inception of a policy, renewal and when changes are made to your policy mid-term, we submit a sanction check to ensure that no sanctions will be, or are likely to be breached, as a result of us acting on your behalf or in placing insurances. Whilst we will try and comply with all relevant sanctions legislation (in the UK, European Union or elsewhere), it is for you to ensure compliance with such legislation and we will not accept responsibility for any breaches of sanctions legislation that you may commit in any part of the world. If we suspect or find there had been a breach of such legislation, we shall be entitled to refer such matter to the appropriate authorities without notice to you. In such circumstances, we reserve the right to withdraw from providing our services to you in support of any cover or insurances and shall not be liable to any services or services in support of any claim which is ongoing.

METHOD OF COMMUNICATION

Whilst you do have a choice in the way we communicate with you, we will principally provide you with information using electronic means (usually this will be e-mail or some other means to enable you to access information electronically). During the process of

dealing with us you will be given an option to receive information in this way, meaning if you would like information in a paper format, we will be happy to provide it.

E-MAILS

We may communicate with you and with other parties in order to provide our services to you, by e-mail. By engaging in this method of communication we both accept the inherent risks e.g. the security risks of interception of or unauthorised access to such communication. In the event of a dispute, neither of us will challenge the validity of this method of communication.

COMPENSATION

Depending on the type of business and the circumstances, you may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS") if we cannot meet our obligations to you. Full details and further information on the Scheme are available from the FSCS at Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU; telephone 0800 678 1100 or 020741 4100; email; enquiries@fscs.org.uk.

MONEY LAUNDERING/PROCEEDS OF CRIME ACT

We are obliged to report to the National Criminal Intelligence Service any evidence or suspicion of money laundering at the first opportunity and we are prohibited from disclosing any such report.

ANTI BRIBERY & CORRUPTION

We are committed to the prevention, deterrence and detection of bribery. We have zero tolerance towards bribery and corruption and operate in compliance with the UK Bribery Act 2010.

STATUTORY REQUIREMENTS

We are registered under the Data Protection Act 1998 and Consumer Credit Act 1974.

LAW AND JURISDICTION

These terms of business shall be governed by and construed in accordance with English law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English courts. The Contract shall not be transferrable or assignable by the you to any other party. The provisions of the Contracts (Rights of Third Parties) Act 1999 are specifically excluded from the Contract. If any term or condition of the Contract is for any reason held to be illegal, invalid, ineffective, inoperable or otherwise unenforceable, it shall be severed and deemed to be deleted from this agreement and the validity and enforceability of the remainder of this agreement shall not be affected or impaired thereby.

We will use the English language for all communications, the contractual terms and conditions, and any information we are required to supply to you before and during the duration of the contract.

TRAINING

We maintain training to a minimum standard to ensure our workforce is appropriately skilled but where specialism in particular activities is required, we have in place more detailed requirements, including the need for our staff to attain a professional qualification where relevant.

COPYRIGHT AND INTELLECTUAL PROPERTY

Adler Insurance Group own the copyright and all other intellectual property rights subsisting in this agreement. You are not permitted to redistribute or extract any information in whole or in part other than for your personal, non-commercial use, unless otherwise stated. Our status as the authors of material within this agreement must always be acknowledged. Except as set out above, you may not reproduce, modify or in any way commercially exploit any of the information contained unless expressly permitted in writing by Adler Insurance Brokers Limited (These prohibitions are without limitation to the legal rights of Adler Insurance Brokers Limited). If you print off, copy or duplicate any part of this agreement in breach of these terms, you must, at our option, return or destroy any copies of the materials you have made.

WORK PRODUCT

We accept no responsibility for any consequence that arises from a third party relying upon any report, letter, information or advice we provide to you without us providing our prior written consent that the third party may do so.



TERMINATION

This Terms of Business agreement can be cancelled by either party by giving 7 days' notice of cancellation in writing to the other party. As our client, you will remain liable to pay any funds due to us for adjustments and transactions already made and for any further transactions or adjustments which you make prior to the effective termination date. We shall be entitled to retain any and all commission and or fees payable in relation to insurance cover placed as agreed with you prior to the effective termination date

Adler Fairways – Privacy Notice

INTRODUCTION

The Data Protection Act 2018 (“DPA 2018”) and the General Data Protection Regulation (“GDPR”) impose certain legal obligations in connection with the processing of personal data.

Adler Fairways are deemed to be data controllers within the meaning of the GDPR and we process personal data. The firm’s contact details are as follows: Prudent House, 50 Yardley Road, Acocks Green, Birmingham, B27 6LG

We may amend this privacy notice from time to time. If we do so, we will supply you with or otherwise make available to you a copy of the amended privacy notice.

OUR LEGAL BASIS

Our intended processing of personal data has the following legal basis:

- At the time you instructed us to act, you gave consent to our processing your personal data for the services required
- the processing is necessary for the performance of our contract with you
- the processing is necessary for our legitimate interests and legal obligations

It is a requirement of our contract with you that you provide us with the personal data that we request. If you do not provide the information that we request, we may not be able to provide our services to you. If this is the case, we will not be able to commence acting or will need to cease to act.

THE INFORMATION WE COLLECT

- Information that you provide to us for the purpose of registering with us including your email address, name, address, business name and address and details of other policies that you hold.
- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.
- Information that you provide to us for the purpose of subscribing to our website services, email notifications and/or newsletters.
- Information that you provide to us relating to the risk or services which you have asked us to provide a quotation for
- Any other information that you choose to send to us.
- If you contact us, we may keep a record of that correspondence.
- We may also ask you to complete surveys that we use for research purposes, although you do not have to respond to these.
- Details of your visits to our website including, but not limited to, traffic data, location data, webchats, browser usage and other communication data.

WHY DO WE NEED THIS INFORMATION

The information which we ask for is necessary for the following reasons: -

1. Offering and providing insurance and related products and services to you;
2. Establishing and maintaining communications with you;
3. Verifying your identity and the accuracy of your Personal Information with government agencies, industry associations, insurance companies, underwriting agents, insurance brokers or other insurance intermediaries;
4. To analyse and assess risks on a prudent basis prior to submission to those parties identified under
5. 3. above;
6. Facilitating your payment of premiums, commissions and fees;
7. Investigating claims;
8. Detecting and preventing fraud or other illegal activities;
9. Compiling statistics;
10. Complying with the law or the requests of law enforcement agencies or regulators; and
11. Notifying you or allowing our affiliated companies to notify you of certain products or services offered by our affiliated companies.

SENSITIVE DATA

In carrying out our duties as Data Controller and Data Processor we will collect sensitive information, about you, and other parties related to this insurance because it is:

- a) necessary for the performance of or to take steps for you to enter into a contract of insurance; or
- b) necessary for compliance with a legal obligation
- c) necessary to protect your vital interests;
- d) necessary for our own legitimate interests or those of other controllers or third parties; and
- e) necessary for a task carried out in the public interest or for an exercise of an official authority (e.g., a regulatory body)

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What we mean by sensitive data includes information such as:

- a) about your health including medical conditions;
- b) motoring or other criminal convictions;

We will always apply additional organisational and technical measures for this category of data, including restrictions to access this data.

YOUR DATA SECURITY

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff may be engaged in, among other things, the provision of information you have requested. By submitting your personal data, you agree to this transfer, storing or processing. Any transfer of your personal data will follow applicable laws and we will treat the information under the guiding principles of this privacy notice.

We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information.

We will store all the personal information you provide on our secure servers. All electronic transactions you make to or receive from us will be encrypted using SSL technology.

In addition to this, we adhere to strict Data Protection policies within our office locations which includes the physical security of your data.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

WHO WE MAY SHARE YOUR DATA WITH

On your behalf and during the course of providing quotations and services to you, we may approach the following: -

- Insurance Companies
- Reinsurers
- Underwriting Agents
- Other Insurance Intermediaries
- Other Insurance Brokers or Agents
- Surety/Bonding companies
- Credit Providers
- HMRC Sanctions
- Credit Referencing Agencies
- Claims Management Companies
- Debt Recovery Agencies
- Claim Management Companies
- Uninsured Loss Recovery Agents
- Auditors
- External Consultants
- Banks
- Financial Transaction Processors
- Crime and Fraud Prevention Agencies
- Regulators
- Data Processors*

* We rely on third-party service providers to perform a variety of business operations on our behalf. In so doing, we may need to share your personal information with them. We provide our service providers with only the personal information they need to perform the services we request and we require that they respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your data for their own purposes and only permit them to process your personal data for specific purposes and in accordance with our instructions

DATA RETENTION

When acting as a data controller and in accordance with recognised good practice within the insurance sector we will retain all of our records relating to you as follows:

- where we have placed insurance for you, we will retain the records for a minimum of 7 years after the policy or our services to you end
- where you have issued a complaint to us, we will retain the records for 7 years after the finalisation of your complaint

Just Hair, Just Barber and Just Hair and Beauty are trading names of Adler Fairways Insurance Brokers Limited. Adler Fairways Insurance Brokers Limited is authorised & regulated by the Financial Conduct Authority under Registration Number 309236. Adler Fairways Insurance Brokers Limited is registered in England and Wales under registration number 04525948. Our registered address is Number 22 Mount Ephraim, Tunbridge Wells, Kent TN4 8AS.

- Where you have provided services or products to us and the service agreement is no longer in force, we will retain all relevant records for 7 years from the date the business relationship ceased
- Where you have contacted us for a quotation but did not proceed with this, we will retain your records for 3 years

YOUR RIGHTS UNDER THE GDPR:

RIGHT TO VIEW THE INFORMATION WHICH WE HOLD

You may make a subject access request (SAR) at any time to find out more about the personal data which we hold about you. We will usually respond to SARs within one month of receipt (this can be extended by up to two months in the case of complex and/or numerous requests, and in such cases the data subject shall be informed of the need for the extension).

Subject access requests received must be forwarded to our Compliance Manager at the address given above or by emailing info@adlerinsurance.co.uk

We do not charge a fee for the handling of normal SARs. We do however reserve the right to charge reasonable fees for additional copies of information that has already been supplied to you, and for requests that are manifestly unfounded or excessive, particularly where such requests are repetitive.

RIGHT TO RECTIFY INACCURATE OR INCORRECT INFORMATION

If the information which we hold is inaccurate or incomplete, you may contact us using the details above stating which part(s) are incorrect and the relevant amendments. We will contact you to notify when the data has been rectified which we aim to complete within one month.

RIGHT TO HAVE YOUR DATA ERASED

You may contact us using the details above if you wish for your details to be deleted from our records. Please note that these requests are subject to our need to hold data for legal reasons. Where we believe we are unable to delete your details for these reasons, we will provide our decision and the rationale behind this within one month.

RIGHT TO WITHDRAW YOUR CONSENT

Where you have consented to our processing of your personal data, you have the right to withdraw that consent at any time. Please inform us immediately if you wish to withdraw your consent.

Please note:

- the withdrawal of consent does not affect the lawfulness of earlier processing
- if you withdraw your consent, we may not be able to continue to provide services to you
- even if you withdraw your consent, it may remain lawful for us to process your data on another legal basis (e.g. because we have a legal obligation to continue to process your data).

RIGHT TO SUPPRESS PROCESSING OF DATA

You have the right to suppress processing of your personal data, when processing is restricted, we are permitted to store the personal data, but not further process.

RIGHT TO OBJECT TO AUTOMATED PROCESSING

You have right in certain circumstances to not be subject to a decision when it is based on automated processing; and/or it produces a legal effect or a similarly significant effect on you.

RIGHT TO DATA PORTABILITY

You have a right to data portability, so we will normally, not only provide the information free of charge (however we may apply a charge where information requests are excessive) but we will provide that information in a format that is easily accessible, typically in a CSV format, should you require it to allow your information to be exchanged easily with other organisations.

MARKETING

Separately, we will always ask for your permission (consent) to contact you, including the means to contact you (such as by phone, or e-mail, push notifications, SMS text, or post) to tell you about;

- a) new products or services we have or are developing;
- b) trialling products and services which we think may improve our service to you or our business processes;
- c) offer you rewards;
- d) enter you into a competition.

We will typically ask for your permission when you first contact us, but you will maintain the right to easily withdraw your consent whenever you wish (unsubscribe). We will regularly review your consent to check that your relationship with us and the processing and the purposes have not changed. We will have processes in place to refresh your consent at appropriate intervals, and act on

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withdrawals of consent (unsubscribe) as soon as we can and not penalise you if you choose not to give or later choose to withdraw your consent.

USING OUR WEBSITE AND COOKIES

You will be asked to accept a cookie, which is a small file of letters and numbers that is downloaded on to your computer when you visit our website. This will be clearly explained to you when you visit our website, and you will typically have to accept the cookie to benefit from the services our website can offer. Cookies are operated in strict accordance with Privacy and Electronic Communications Regulations 2011 (PECR) and are widely used by many websites and enable our website to remember your preferences, recording information you have entered.

COMPLAINTS

If you have requested details of the information, we hold about you and you are not happy with our response, or you think we have not complied with the GDPR or DPA 2018 in some other way, you can complain to us. Please send any complaints to the 'Compliance Manager' at the address above.

In addition, if you require further information regarding the GDPR legislation, you can contact the Information Commissioners Office (ICO) as follows: -

- www.ico.org.uk
- Telephone – 0303 123 1113