



Privacy Policy



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AIMCOR Group Privacy Notice

AIMCOR Group, LLC, its subsidiaries, and affiliates, which may also be referred to collectively as “AIMCOR,” takes your privacy seriously and understands that you care about how your personal information is used and shared. We will only collect and use your personal information in accordance with the terms of this notice and in a manner that is consistent with our obligations and your rights under the law.

This Privacy Notice explains the types of personal information we collect and how we use, disclose and protect that information.

What does this privacy notice apply to?

This Privacy Notice applies to personal information collected by AIMCOR in connection with the services and products they offer. This includes information collected through our affiliates, online through our websites, applications and branded pages on third party platforms.

This privacy notice is hereby incorporated into and forms part of our general terms of trade and the terms and conditions of use of any applicable AIMCOR website.

Your rights

As a data subject, you have the following rights which this notice and our internal policies are designed to facilitate:

- The right to be informed about our collection and use of your personal data;
- The right to request a copy of the personal data we hold about you (see **How you can access your information and correction**);
- The right to have any personal data we hold about you that is inaccurate or incomplete rectified;
- The right to ask us to delete any personal data we hold about you;
- The right to restrict the processing of your personal data;
- The right to obtain a copy of your personal data and to transfer it to another organisation;
- The right to object to us using your personal data for particular purposes; and
- Rights with respect to automated decision making and profiling.

If you have any questions, comments or concerns about our use of your personal data, or you wish to exercise any of the rights listed above, please contact us using the details provided (see **Contacting us**).

What information do we collect?

In this privacy notice, your “personal information” means information that could allow you to be identified. In order for us to provide insurance quotes, insurance policies, and/or deal with any claims and for crime prevention, we need to collect and process personal data about you. The types of personal data that are processed may include:

Information you give us directly:

Types of personal data	Details
Individual details	Name, address (including proof of address), other contact details (e.g. email and telephone numbers), gender, marital status, date and place of birth, nationality, employer, job title and employment history, and family details, including their relationship to you
Identification details	Identification numbers issued by government bodies or agencies, including your national insurance number, passport number, tax identification number and driving licence number
Financial information	Bank account or payment card details, income or other financial information
Risk details	Information about you which we need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to your health, criminal convictions, or other special categories of personal data. For certain types of policy, this could also include telematics data
Policy information	Information about the quotes you receive and policies you take out
Credit and anti-fraud data	Credit history, credit score, sanctions and criminal offences, and information received from various anti- fraud databases relating to you
Previous and current claims	Information about previous and current claims, (including other unrelated insurances), which may include data relating to your health, criminal convictions, or other special categories of personal data and in some cases, surveillance reports
Special categories of personal data	Certain categories of personal data which have additional protection related to health, criminal convictions, racial or ethnic origin, political opinions, religious or philosophical beliefs, genetic data, biometric, or data concerning sex life or sexual orientation

Information collected automatically when you use the AIMCOR Group websites

We (and third-party service providers acting on our behalf) use cookies and other tools (such as web analytic tools and pixel tags) to automatically collect information about you when you use AIMCOR sites, subject to the terms of this Privacy Notice and applicable data laws and regulations. The types of information collected automatically may include:

- information about the type of browser you use
- details of the web pages you have viewed
- your IP address
- the hyperlinks you have clicked
- your username, profile picture, gender, networks and any other information you choose to share when using Third Party Sites.
- the websites you visited before arriving at a AIMCOR site

How do we use your information?

Our use of your personal information will always have a lawful basis, either because it is necessary for our performance of a contract with or arranged for you, because you have consented to our use of your personal data or because it is in our legitimate interests. We set out below the purposes we and other insurance market participants (see **Who do we share your personal information with?**) might use your personal data for.

Purposes

Quotation/Inception:	• Setting you up as a client, including possible fraud, sanctions, credit and anti-money laundering checks • Evaluating the risks to be covered and matching to appropriate policy/premium • Payment of premium where the insured/ policyholder is an individual
Policy administration:	• Client care, including communicating with you and sending you updates • Payments to and from individuals
Claims Processing:	• Managing insurance and reinsurance claims • Defending or prosecuting legal claims • Investigation or prosecuting fraud
Renewals:	• Contacting the insured/policyholder to renew the insurance policy • Evaluating the risks to be covered and matching to appropriate policy/premium • Payment of premium where the insured/ policyholder is an individual
Other purposes:	• Complying with our legal or regulatory obligations • General risk modelling • Transferring books of business.
Marketing	• Sending you information about other AIMCOR products and services we think may be of interest to you • Sending you risk management information that we think will help you to identify and mitigate the risks in your business

For a more detailed explanation of how we will use your personal data for marketing purposes see **the use of your personal information for marketing purposes**. For details of how we use special categories of personal data see **the use of special categories of personal information**.

The use of your personal information for marketing purposes

When you become a customer, we will on occasion use your name and email address to send you information about other AIMCOR products and services that we think you may be of interest to you. We will also send you risk management information that we think will help you manage and mitigate the risks in your business and minimise their financial impact. Your information will only be used by companies within AIMCOR for this purpose and will not be shared with third parties. See **What does this privacy notice apply to?** for a list of the companies within AIMCOR Group.

Your right to object

You have the right to object to our use of your personal details for direct marketing purposes whereupon we will cease such activity immediately. If you wish AIMCOR Group to stop sending you marketing material you can contact us by telephone (9am - 5pm, Mon - Fri), email or via our website.

- Email: info@aimcorgroup.com
- Telephone: 866.428.0108
- Website: www.aimcorgroup.com

You can also unsubscribe from our mailings by clicking on the link in one of our electronic messages. All our electronic marketing communications will include the option to unsubscribe.

The legal basis for using your personal details for direct marketing

We are permitted to process your information to send you marketing material where we have a legitimate business purpose. When we process information for our legitimate interest we make sure to consider and balance any potential impact on you and your rights under data protection laws. We will not use your personal information for activities where our interests are overridden by yours, unless we have your consent or are otherwise required or permitted by law.

AIMCOR has undertaken a review of its marketing activities and considered its impact on its customers. It has concluded that it is reasonable to assume that its customers would expect AIMCOR to promote its services and products to them, provided such customers have not indicated that they do not want to receive such material. In addition, AIMCOR believes that its customers find this information useful, and that in the context of its professional and commercial relationship with its customers, AIMCOR marketing activity represents a minimal intrusion into the customer's privacy and there is no other unreasonable impact on the customer. Furthermore, AIMCOR will provide its customers with the opportunity to unsubscribe from receiving marketing material in every marketing communication they receive.

AIMCOR may also send marketing information to prospective clients who have used our services in the past or whose contact details have been provided to AIMCOR by existing clients or other third-party providers. Following a review of this activity, AIMCOR has concluded that the use of this personal information is within the reasonable expectation of the recipients and that the impact on the prospective customer's privacy is minimal. The limited nature and frequency of such communications ensure that such activity does not become intrusive. For these reasons, AIMCOR has decided to base its use of personal information for marketing purposes on the ground that it has a legitimate interest in providing its clients with such material.

Marketing to individuals

Electronic marketing communications are not sent to Individuals unless they have consented to receive such material. An Individual is defined as a natural person, a sole trader or an unlimited partnership. It does not apply to corporate entities even where an email address includes personal information.

AIMCOR can send marketing texts or emails if they:

- Have obtained customer contact details in the course of a sale (or negotiations for a sale) of a product or service it is authorized to provide;
- Are only marketing their own similar products or services; and
- Gave the individual the opportunity to refuse or opt out of the marketing, both when first collecting the details and in every message thereafter.

AIMCOR offers customers the opportunity to decline receiving marketing material when it first collects their contact information, whether the prospective sale is conducted by telephone, online or by email, and the option to unsubscribe is also included in subsequent marketing communications.

The use of special categories of personal information

In some circumstances, we (and other insurance market participants) may need to collect and use special categories of personal data (e.g. health information) or information relating to criminal convictions and offenses. We will only process this information if it is required for an insurance purpose, such as underwriting, handling a claim or exercising a right or complying with an obligation under, an insurance contract. We will ensure that the processing of the special category data is necessary and proportionate for that purpose.

In certain circumstances we may need consent to process such information. Where consent is required, we will request consent separately. You are not required to give your consent and may withdraw it at any time. Refusal to give consent may affect our ability to procure underwriting requirements and handle policy service requests or claims.

Retention of your personal information

AIMCOR will retain your personal data only for so long we are required to keep your personal data due to legal or regulatory reasons or, as it is necessary and for the purpose for which it was originally collected.

Transferring your personal information

We may need to transfer your data to insurance companies and/or their affiliates or sub-contractors. Such transfers will always be made in compliance with regulatory requirements. You are deemed to accept and agree to this by using our site and/or services and submitting information to us.

Safeguarding your personal information

AIMCOR takes all reasonable precautions to keep your personal information secure and require any third parties that handle or process your personal information for us to do the same. We conduct third party assessments to monitor, audit and evaluate such parties to ensure they meet our strict security requirements.

Access to your personal information is restricted to prevent unauthorized use or access and is only permitted among authorized agents on a need-to-know basis. In order to prevent unauthorized use or access, AIMCOR has put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect offline and online.

Who do we share your personal information with?

In order for us to offer our services, we need to collect and process personal data about you and to share this information with third parties such as insurance intermediaries, insurers and reinsurers. We may also disclose personal data for these purposes to our service providers, contractors, agents and companies that perform activities on our behalf.

In certain circumstances, AIMCOR may be legally required to share certain data held by us, which may include your personal data, for example, where we are involved in legal proceedings, where we are complying with legal obligations, a court order, or a governmental authority.

Where you have been referred to AIMCOR by a third party we may pay them a commission and may share your personal information for this purpose. We will not provide the third party with any personal information they do not already possess as part of their existing business relationship with you, other than the month of a policy inception or renewal giving rise to a commission payment. AIMCOR has determined that this processing is necessary for the performance of its legitimate business interests and is within the reasonable expectation of the referred clients. It has also undertaken an assessment of the impact of such processing on your privacy and concluded that such impact is minimal. If you have any concerns about the processing of your personal information for this purpose, please contact us.

What happens if our business changes hands?

AIMCOR may, from time to time, expand or reduce our business which may involve the sale and/or the transfer of all or part of our business. Any personal data that you have provided will, where it is relevant to any part of our business that is being transferred, be transferred along with that part and the new owner or newly controlling party will, under the terms of this Privacy Notice, be permitted to use that data only for the same purposes for which it was originally collected.

How you can access your information and correction

You have the right to ask for a copy of any of your personal data and, upon receipt of such request, we have an obligation to provide any and all information in response to your request free of charge. AIMCOR reserves the right to charge a reasonable fee when a request for information is determined to be unfounded or excessive, particularly if it is repetitive. Please contact us with questions or more information.

We want to make sure that your personal information is accurate and up to date. You can ask us to correct or remove information you think is inaccurate.

Contacting Us

Please contact us if you have any questions about this notice or the information, we hold on you:

- Email: info@aimcorgroup.com
- Telephone: 866.428.0108
- Website: www.aimcorgroup.com
- Or write to us at: AIMCOR Group, LLC
40 Lloyd Avenue, Suite 103
Malvern, PA 19355
Attention: Data Information Department

Your right to complain

If you are not satisfied with our use of your personal data or our response to any request by you to exercise any of your rights, or if you believe that we have breached your rights to privacy, you have the right to complain to the FCC.

- Federal Communications Commission
45 L Street NE
Washington, DC 20554
- Tel: 888.225.5322

Changes to our Privacy Notice

We may change this Privacy Notice from time to time. Any changes will be posted on the AIMCOR sites which we encourage you to visit frequently to stay informed about how we use your personal information.