

Privacy Policy

Effective date: May 15, 2018

Dive Master Insurance Consultants Ltd ("us", "we", or "our") operates the <http://www.divemasterinsurance.com> website.

This page informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Service and the choices you have associated with that data.

We use your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions.

To assist your understanding of how personal data may flow through the insurance process, we set out at Annex 1 a diagram of the various stages of insurance and an overview of who may need your personal data to perform the relevant obligations connected to your relationship with us.

Definitions

Personal Data

Personal Data means data about a living individual who can be identified from that data (or from that and other information either in our possession or likely to come into our possession).

Usage Data

Usage Data is data collected automatically either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).

Cookies

Cookies are small pieces of data stored on a User's device.

Data Controller

Data Controller means a person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal data are, or are to be, processed.

For the purpose of this Privacy Policy, we are a Data Controller of your data.

Data Processor (or Service Provider)

Data Processor (or Service Provider) means any person (other than an employee of the Data Controller) who processes the data on behalf of the Data Controller. We may use the services of various Service Providers in order to process your data more effectively.

Data Subject

Data Subject is any living individual who is the subject of Personal Data.

User

The User is the individual using our Service. The User corresponds to the Data Subject, who is the subject of Personal Data.

Information Collection And Use

We collect several different types of information for various purposes to provide and improve our Service to you.

Types of Data Collected

Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). We collect personal data about you in two main ways: directly from you and from third parties.

- Direct interactions. You may give us certain data including your identity and contact data and other personal data required for the purpose of entering into a policy with us
- Third parties or publicly available sources. We may receive personal data about you from various third parties such as your employer, other insurers or brokers who you have communicated with in relation to your policy, anti-fraud databases, sanctions lists, court judgements and other databases, government agencies, open electoral register or in the event of a claim, third parties including the other party to the claim (claimant / defendant), witnesses, experts (including, where applicable, medical experts), loss adjusters, solicitors and claim handlers. We may also collect data about you from third parties who take out a policy with us and are required to provide your information, e.g., where you will be a named beneficiary of the policy or where a family member has taken out a policy which requires personal information about you.

The sources where we collect your personal data will depend on your particular circumstances. For us to provide insurance quotes, policies, process any claims you may have in connection with one of our policies (whether it is between you and us, or a third party and us but under which you have a claim) and to deal with any concerns, we will need to collect and process certain personal data about you.

The types of personal data we may have to process will depend on the nature of your policy, claim and / or complaint and may include the following information set out in Table 1 below.

Table 1: Overview of the Type of Personal Data We Collect About You

Type of Personal Data	Details about the Data
Identity and where applicable, identification data	Including: given names, title, gender, age, nationality, date and place of birth, marital status, employer, job title, employment history, family details (including information about their relationship to you), identification numbers issued by government bodies or agencies, tax identification number.
Contact data	Including: email address, telephone number, address
Financial data	Including: bank account or payment card details, income or other financial information

Type of Personal Data	Details about the Data
Risk data	Including: information about you which we need to collect in order to assess the risk to be (re)insured and to provide a suitable quote. In relation to certain lines of business such as personal accident, this may include data relating to your health or other special categories of personal data. It may also include information about criminal convictions.
Policy data	Including: information about the quotes you receive and policies you take out
Credit and anti-fraud data	Including: data about sanctions, criminal offences and information received from anti-fraud databases relating to you (including credit history, where applicable)
Previous and current claim data	Including: information about previous and current claims (such as unrelated insurance cover with us). This may include data relating to your health, criminal convictions, third party reports or special categories of personal data.
Special categories of personal data	Given our business, we consider it will only be necessary to process this information in limited circumstances such as to process a personal accident claim where we may need information about your health. We may also need information about your criminal convictions in order to process any claim or complaint.

We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send.

Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally identifiable information may include, but is not limited to

Personal information of others

If you give us information about another person (for example a family member or a client), it is your responsibility to ensure and confirm that:

- you have told the individual who Dive Master Insurance is and how we use personal information (as set out in this Privacy Policy); and
- you have permission from this individual to provide their personal information (including any sensitive personal data) to us and for us to process it, as set out in this Privacy Policy.

Usage Data

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device ("Usage Data").

This Usage Data may include information such as your computer's Internet Protocol address (i.e. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Service by or through a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

Location Data

We may use and store information about your location if you give us permission to do so ("Location Data"). We use this data to provide features of our Service to improve and customize our Service.

You can enable or disable location services when you use our Service at any time through your device settings.

Tracking Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amounts of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies you may not be able to use some portions of our Service.

Examples of Cookies we use:

- **Session Cookies.** We use Session Cookies to operate our Service.
- **Preference Cookies.** We use Preference Cookies to remember your preferences and various settings.
- **Security Cookies.** We use Security Cookies for security purposes.
- **Advertising Cookies.** Advertising Cookies are used to serve you with advertisements that may be relevant to you and your interests.

Use of Data

Dive Master Insurance Consultants Ltd uses the collected data for various purposes:

- To help us identify products and services that may be of interest to you.
- To use as part of the business operations including underwriting, determining premiums, managing claims, credit broking, fraud prevention, assessing risk and offering renewals.
- To provide and maintain our Service.
- To notify you about changes to our Service.
- To allow you to participate in interactive features of our Service when you choose to do so.
- To provide customer support.
- To gather analysis or valuable information so that we can improve our Service.

- To monitor the usage of our Service.
- To detect, prevent and address technical issues.
- To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.

We may, as a matter of law, and without requiring notice or consent, use your information for crime and fraud prevention, systems administration for Dive Master and to monitor and/or enforce Dive Master compliance with any regulatory rules and codes.

We also use the information we collect for other legitimate business purposes, such as to:

- Send you advertisements, notices and other information regarding our products and services, including notifying you about special promotions;
- Respond to your enquiries or support requests;
- Invite you to participate in surveys regarding our products or services;

How Dive Master use your data and the legal basis for doing so

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.
- If you have a policy with us or otherwise benefit from a policy which a third party (such as an employer or family member) has entered into with us, where we need to perform the contract we are about to enter into or have entered into with you or the relevant third party.

It may be necessary for us to process your personal data such as policy data and claims data using automated analysis and human discretion to ensure premiums properly reflect the relevant underlying risks. This may also be used to ensure our claims processes are fully effective. We do not use any special categories of sensitive personal data such as information about your health or criminal convictions for profiling purposes.

In Table 2 below, we have set out a description of the ways we plan to use your personal data, and the legal basis we rely on to do so. We have also identified what our legitimate interests are where appropriate. Note that we may process your personal data for more than one lawful purpose depending on the specific purpose for which we are using your data.

Table 2: Overview of Legal Basis Relied on by Us to Process Your Personal Data

Purpose / Activity	Type of Data	Lawful basis for processing including basis of legitimate interest
Quotation / Inception		
Setting you up as a client, including fraud, credit and anti-money laundering and sanctions checks	<ul style="list-style-type: none"> • Identification data • Contact data • Financial data • Credit and anti-fraud data 	<ul style="list-style-type: none"> • Performance of a contract with you • Compliance with a legal obligation (i.e., to ensure we do not provide cover in breach of applicable laws and regulations) • Legitimate interests (i.e., to ensure you are within our acceptable risk profile)
Evaluating the risks to be covered and matching those risks to the appropriate policy and premium	<ul style="list-style-type: none"> • Identification data • Risk data • Policy data • Previous claims data • Credit and anti-fraud data 	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (i.e., to determine the likely risk profile and appropriate insurance product and premium) • Compliance with a legal obligation (i.e., to ensure we do not provide cover in breach of applicable laws and regulations)
Policy Administration		
Collecting or refunding premium to an individual	<ul style="list-style-type: none"> • Identification data • Contact data • Financial data 	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (e.g., to recover debts due to us)
General client care, including communicating with you in relation to administration and requested changes to your policy. We may also send you updates regarding any policy you have taken out with us or under which you are a beneficiary	<ul style="list-style-type: none"> • Identification data • Contact data • Policy data • Risk details • Current and previous claim data 	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interest (i.e., so that we can correspond effectively with our insureds / policy holders, beneficiaries in relation to policies or those who have made claims pursuant to or connected to a policy entered into with us. This information will also facilitate the processing and payment of claims (see below))

Claims Processing		
<p>Managing all aspects of claims handling and processing, including fraud, credit and Anti-money laundering and sanctions checks</p>	<ul style="list-style-type: none"> • Identification data • Contact data • Risk data • Financial data • Policy data • Current and previous claim data • Credit and anti-fraud data <p>See section below concerning instances where we might need special categories of sensitive personal data including information about your health and criminal convictions</p>	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (i.e., to assess the veracity and quantum of claim(s)) • Compliance with a legal obligation (i.e., to ensure we do not pay a claim in breach of applicable laws and regulations)
<p>Defending or making legal claims</p>	<ul style="list-style-type: none"> • Identification data • Contact data • Risk data • Financial data • Policy data • Current and previous claim data • Credit and anti-fraud data <p>See section below concerning instances where we might need special categories of sensitive personal data including information about your health and criminal convictions</p>	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (i.e., to defend or make necessary legal claims) • Compliance with a legal obligation (i.e., to ensure we comply with all applicable rules and laws)
<p>Investigating and assisting where applicable in the prosecution of fraud</p>	<ul style="list-style-type: none"> • Identification data • Contact data • Risk data • Financial data • Policy data • Current and previous claim data • Credit and anti-fraud data <p>See section below concerning instances where we might need special categories of sensitive personal data including information about your health and criminal convictions</p>	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (i.e., to assist with the prevention or detection of fraud) • Compliance with a legal obligation (i.e., to ensure we comply with all applicable rules and laws)

Purpose / Activity	Type of Data	Lawful basis for processing including basis of legitimate interest
Renewals		
Where you have taken out a policy as an individual, contacting you in order to renew the policy	<ul style="list-style-type: none"> • Identification data • Contact data • Policy data 	<ul style="list-style-type: none"> • Performance of a contract with you • Legitimate interests (i.e., to correspond with insured / policy holder / beneficiary to facilitate the placing of applicable cover under insurance policies)
Other Uses		
Transfers of books of business, company sales and reorganisations	<ul style="list-style-type: none"> • Identification data • Contact data • Risk data • Financial data • Policy data • Current and previous current claims data • Credit and anti-fraud data <p>See section below concerning instances where we might need special categories of sensitive personal data including information about your health and criminal convictions</p>	<ul style="list-style-type: none"> • Legitimate interests (i.e., to structure our business appropriately) • Compliance with a legal obligation
Complying with our legal obligations	<ul style="list-style-type: none"> • Identification data • Contact data • Risk data • Financial data • Policy data • Current and previous claims data • Credit and anti-fraud data <p>See section below concerning instances where we might need special categories of sensitive personal data including information about your health and criminal convictions</p>	<ul style="list-style-type: none"> • Compliance with a legal obligation
General risk modelling and underwriting	<ul style="list-style-type: none"> • Identity / identification data • Contact data • Risk data • Financial data • Policy data • Current and previous claims data 	<ul style="list-style-type: none"> • Legitimate interests (i.e., to build risk models that allow for the acceptance of risk with appropriate premiums)

Special Categories of Data: As we have indicated in Table 1 and Table 2 above, in order to process certain policies and / or claims connected to those policies, it may be necessary for us to collect and process certain special categories of data. However where we do need this we will obtain your consent for processing this information. You may withdraw your consent to such processing at any time. However, if you withdraw your consent this may impact our ability to provide you with insurance cover or pay claims.

Who else may have access to your personal data

We may need to share your personal data information with third parties. For example, we may need to share your personal data to provide you with the insurance under your policy or to pay or otherwise investigate any claim arising from a policy entered into with us.

Your insurance is secured with certain insurers whom we have binding agreements with. You can find information on the insurers privacy policy contained within the policy wordings. Examples of two of our insurance partners are:

DTW1991: <https://www.dtw1991.com/pages/terms-and-conditions-of-use-and-privacy-policy>

Ironshore Europe DAC <http://www.ironshore.com/ironshore-privacy-notice.php>

Finally, in certain limited circumstances, we may be called upon to release the information we collect in response to a court order, subpoena, search warrant, law or regulation. We plan to cooperate in responding to such requests, taking appropriate measures to ensure that the requester understands the potentially sensitive nature of the information they may receive. We also reserve the right to cooperate with law enforcement authorities in investigating and prosecuting customers who violate our rules or engage in behaviour that is illegal or harmful to others or their property.

Retention of Data

Dive Master Insurance Consultants Ltd will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

Dive Master Insurance Consultants Ltd will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer time periods.

Transfer Of Data

Your information, including Personal Data, may be transferred to, and maintained on, computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ to those from your jurisdiction.

If you are located outside the United Kingdom and choose to provide information to us, please note that we transfer the data, including Personal Data, to the United Kingdom and process it there.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

Dive Master Insurance Consultants Ltd will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

Individuals Rights

When the GDPR comes fully into effect on 25th May 2018 you will have the following rights:

1. The right to be informed – We will be transparent through our Privacy Policy and Terms of Business of how Dive Master use your data
2. The right of access – You have the right to know how your data is being used, the source of your data and your right to see it
3. You have the right to request your data is amended if it is inaccurate or incomplete.
4. The right to erasure – You have the right to erase your data except to the extent that this is required as a pre-condition for the provision of insurance or for as long as a claim or complaint could be made in relation to the policy
5. The right to restrict processing – You have the right to restrict the processing of your data except where this is required for provision of your policy
6. The right to data portability – You have the right to data portability which allows you to obtain and re-use your personal data for your own purposes across different services. It allows you to move, copy or transfer personal data easily from one IT environment to another in a safe and secure way, without hindrance to usability.
7. The right to object – You have the right to object and you can contact Dive Master on the contact details at the end of this statement. Alternatively, you can contact the Information Commissioner's Office: <https://ico.org.uk/>
8. Rights in relation to automated decision making and profiling – You have the right to not have a decision made based on automated processing that produces a legal effect or a similar significant effect on you, other than what is required for the understanding of risk modelling and associated premiums.

Dive Master Insurance Consultants Ltd's Privacy Policy is designed to meet these requirements. If you have any concerns, please contact us on the contact details provided at the end of this document.

Disclosure Of Data

Disclosure for Law Enforcement

Under certain circumstances, Dive Master Insurance Consultants Ltd may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

Legal Requirements

Dive Master Insurance Consultants Ltd may disclose your Personal Data in the good faith that such action is necessary:

- To comply with a legal obligation
- To protect and defend the rights or property of Dive Master Insurance Consultants Ltd
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

Security Of Data

The security of your data is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

Dive Master maintains physical, electronic, and procedural safeguards that comply with applicable regulations to guard your personal data. We limit access to your personal data to those employees, agents, contractors and other third parties who have a business-need to-know. They will only process your personal data on our instructions. We have put in place procedures to deal with any suspected unauthorized access or loss of personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so

Your Rights

Dive Master Insurance Consultants Ltd aim to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data.

Whenever made possible, you can update your Personal Data directly within your account settings section. If you are unable to change your Personal Data, please contact us to make the required changes. If you wish to be informed what Personal Data we hold about you and if you want it to be removed from our systems, please contact us.

In certain circumstances, you have the right:

- To access and receive a copy of the Personal Data we hold about you
- To rectify any Personal Data held about you that is inaccurate
- To request the deletion of Personal Data held about you

You have the right to data portability for the information you provide to Dive Master Insurance Consultants Ltd. You can request to obtain a copy of your Personal Data in a commonly used electronic format so that you can manage and move it.

Please note that we may ask you to verify your identity before responding to such requests.

Service Providers

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), to provide the Service on our behalf, to perform Service-related services or to assist us in analyzing how our Service is used. These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Service.

Google Analytics

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

You can opt-out of having your activity on the Service made available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about visits activity.

For more information on the privacy practices of Google, please visit the Google Privacy Terms web page: <http://www.google.com/intl/en/policies/privacy/>

Advertising

We may use third-party Service Providers to show advertisements to you to help support and maintain our Service.

Google AdSense DoubleClick Cookie

Google, as a third party vendor, uses cookies to serve ads on our Service. Google's use of the DoubleClick cookie enables it and its partners to serve ads to our users based on their visit to our Service or other websites on the Internet.

You may opt out of the use of the DoubleClick Cookie for interest-based advertising by visiting the Google Ads Settings web page:
<http://www.google.com/ads/preferences/>

Behavioural Remarketing

Dive Master Insurance Consultants Ltd uses remarketing services to advertise on third party websites to you after you visited our Service. We and our third-party vendors use cookies to inform, optimize and serve ads based on your past visits to our Service.

Google AdWords

Google AdWords remarketing service is provided by Google Inc.

You can opt-out of Google Analytics for Display Advertising and customize the Google Display Network ads by visiting the Google Ads Settings page:

<http://www.google.com/settings/ads>

Google also recommends installing the Google Analytics Opt-out Browser Add-on - <https://tools.google.com/dlpage/gaoptout> - for your web browser. Google Analytics Opt-out Browser Add-on provides visitors with the ability to prevent their data from being collected and used by Google Analytics.

For more information on the privacy practices of Google, please visit the Google Privacy Terms web page: <http://www.google.com/intl/en/policies/privacy/>

Twitter

Twitter remarketing service is provided by Twitter Inc.

You can opt-out from Twitter's interest-based ads by following their instructions:

<https://support.twitter.com/articles/20170405>

You can learn more about the privacy practices and policies of Twitter by visiting their Privacy Policy page: <https://twitter.com/privacy>

Facebook

Facebook remarketing service is provided by Facebook Inc.

You can learn more about interest-based advertising from Facebook by visiting this page: <https://www.facebook.com/help/164968693837950>

To opt-out from Facebook's interest-based ads follow these instructions from Facebook: <https://www.facebook.com/help/568137493302217>

Facebook adheres to the Self-Regulatory Principles for Online Behavioral Advertising established by the Digital Advertising Alliance. You can also opt-out from Facebook and other participating companies through the Digital Advertising Alliance in the USA <http://www.aboutads.info/choices/>, the Digital Advertising Alliance of Canada in Canada <http://youradchoices.ca/> or the European Interactive Digital Advertising Alliance in Europe <http://www.youronlinechoices.eu/>, or opt-out using your mobile device settings.

For more information on the privacy practices of Facebook, please visit Facebook's Data Policy: <https://www.facebook.com/privacy/explanation>

Payments

We may provide paid products and/or services within the Service. In that case, we use third-party services for payment processing (e.g. payment processors).

We will not store or collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their Privacy Policy. These payment processors adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, Mastercard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

The payment processors we work with are:

Sagepay or Paypal

Their Privacy Policy can be viewed at

<https://www.paypal.com/webapps/mpp/ua/privacy-full>

<https://www.sagepay.co.uk/policies/privacy-policy>

Links To Other Sites

Our Service may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit. We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

Children's Privacy

Our Service does not address anyone under the age of 13 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 13. If you are a parent or guardian and you are aware that your Children have provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we will take steps to remove that information from our servers.

Changes To This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Us

If you have any questions about this Privacy Policy, please contact us:

- By email: sales@divemasterinsurance.com
- By phone number: +44 (0)1702 476902
- By mail: Kingsbridge House 17 -23 Rectory Grove, Leigh on Sea, Essex, SS9 2HA, UK

Annex 1 - Flows of Personal Data through the Insurance Lifecycle

