

# Privacy Notice

**Effective Date: August 2025**

**Data Controller:** Lares Services Limited T/A Abcord Insurance Services

**Contact for queries:** Jon May, admin@laresuk.com

## How will we use the information you give us?

We will use your information to provide an insurance Contract and help you make a claim. This includes providing you with a quotation, arranging and administering your policy, renewals and adjustments. We may require special category data from you, such as health or criminal conviction information. We do so on the basis that it is in the public interest for insurance to be available to you, and to fight crime.

As we are a regulated firm, your data will be used to ensure we meet legal and regulatory requirements. We also have a legitimate interest in using your data for business operations to ensure we can continue to provide insurance to you.

We may use your data to send you marketing information. This will either be on the basis that we have a legitimate interest to do so, or where you have consented. You will be able to withdraw your consent or unsubscribe easily at any time from these communications.

We also need to use your information to process payments, collect debts, and provide premium finance. This may include credit checks. This is also to provide an insurance Contract to you, or as we have a legitimate interest in providing these services and collecting debts.

Purpose of Processing	Types of Personal Data	Lawful Basis
Insurance quotations, arranging and administering Insurance, claims, renewals and adjustments	Names, Addresses, Risk Information	Performance of a Contract
Insurance quotations, arranging and administering Insurance, claims, renewals and adjustments	Special Categories including Health and Criminal Convictions	Substantial Public Interest
Legal and Regulatory compliance	Names, Addresses, Risk Information	Compliance with a Legal Obligation
Legal and Regulatory compliance	Special Categories including Health and Criminal Convictions	Substantial Public Interest
Business operations and administration	Names, Addresses, Risk Information	Recognised Legitimate Interest
Business operations and administration	Special Categories including Health and Criminal Convictions	Substantial Public Interest
Marketing	Names, Contact Details, Marketing Preferences	Legitimate Interest or Consent
Payments, debts, Premium Finance	Name, Address, Bank Details & Credit/Debit Card, Credit History	Performance of a Contract or Legitimate Interest

## Who will we share your data with?

To provide insurance, these firms will be Insurers, other insurance brokers, price comparison sites and firms handling claims. To meet our legal and regulatory obligations, they include regulatory bodies, legal and compliance services providers, fraud agencies and databases. To help run our operations including marketing, they include firms that provide information technology support to us. For payments, this includes finance providers, debt recovery, and payment services providers.

## Do we send your information outside the UK, EEA or EU?

If we have to transfer information to a third country outside the UK/EEA/EU, we will only do so if a similar level of protection applies.

## How long will we keep your information?

We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

Type of Data	Reason for Retention	Retention Period
Quotations	<ul style="list-style-type: none"><li>• Statistical</li><li>• Marketing</li></ul>	24 months
Insurance Policies	<ul style="list-style-type: none"><li>• Insurer requirement</li><li>• Future claims</li><li>• Future complaints</li></ul>	7 years from end of contract

## What are my legal rights?

You have the right to complain to the UK Information Commission at [www.ico.org.uk](http://www.ico.org.uk), Tel 0303 123 11132.

You can obtain a copy of your personal information from us without charge by contacting us at the address above. We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated. This may include the right to transfer information to other providers.

You have the right to ask us to correct information.

You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it as set out in our retention policy.

You may have the right to object if decisions about you are made solely by a computer.