

Privacy Notice

Data Controller: Lares Services Limited t/a Abcord Insurance Services

Contact for queries: Compliance Officer – admin@laresuk.com

How will we use your information?

We will use your personal data to provide insurance quotations, arrange and administer your policy, process claims, handle renewals and adjustments. This includes using special category data (such as health information or criminal convictions) where necessary for underwriting, claims handling or fraud prevention.

We process your data on the following lawful bases:

- **Performance of a contract** – to provide you with insurance cover
- **Compliance with legal and regulatory obligations** – including FCA rules and anti-money laundering requirements
- **Legitimate interests** – for business operations, risk management, and (where appropriate) marketing
- **Substantial public interest** – for insurance purposes and fighting financial crime

We may also use your data for marketing communications where we have a legitimate interest or your consent. You can unsubscribe or withdraw consent at any time.

Purpose of Processing

Purpose	Types of Personal Data	Lawful Basis
Insurance quotations, policy administration, claims, renewals	Name, address, contact details, risk information	Performance of a Contract
Insurance quotations, policy administration, claims	Special category data (health, criminal convictions)	Substantial Public Interest
Legal and regulatory compliance	Name, address, risk information, special category data	Compliance with Legal Obligation
Business operations and administration	Name, address, risk information	Legitimate Interest
Marketing	Name, contact details, preferences	Legitimate Interest or Consent
Payments, premium finance and debt collection	Name, address, bank/credit card details, credit history	Performance of a Contract or Legitimate Interest

Abcord is a trading style of Lares Services Limited. We are authorised and regulated by the Financial Conduct Authority (FCA) under registration number 820380.

Registered Office: Swift House, Ground Floor, 18 Hoffmanns Way, Chelmsford, Essex, CM1 1GU. Company registered in England and Wales number 11454018.

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Who will we share your data with?

We may share your data with:

- Insurers and reinsurers
- Other insurance brokers or price comparison websites (where relevant)
- Claims handlers, loss adjusters, repairers and other service providers
- Regulatory bodies, fraud prevention agencies and law enforcement (where required by law)
- IT and professional service providers who support our operations

Do we send your information outside the UK or EEA?

Yes, in some cases we may transfer your data outside the UK/EEA. We only do so where appropriate safeguards are in place (such as UK/EU-approved Standard Contractual Clauses) to ensure your data receives a similar level of protection. For full details, please see our main Privacy Policy.

How long will we keep your information?

We only keep your personal data for as long as necessary. Typical retention periods are:

Type of Data	Retention Period
Quotations (no policy purchased)	Up to 10 years from the date of quotation
Insurance policies & related records	Duration of policy + 10 years after expiry/cancellation
Claims information	Duration of claim + 10 years after final resolution
Marketing data	Until you opt out or withdraw consent

We regularly review what we hold and securely delete or anonymise data when it is no longer needed.

What are my legal rights?

You have the right to:

- Access a copy of the personal data we hold about you
- Ask us to correct inaccurate or incomplete data
- Request erasure of your data (where we no longer have a valid reason to keep it)
- Object to processing based on legitimate interests (including direct marketing)
- Request restriction of processing in certain circumstances
- Withdraw consent at any time (where we rely on consent)

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For more information about your rights and how to exercise them, please see the full **Lares Services Limited Privacy Policy** (available on our website www.laresuk.com) or contact us using the details above.

You also have the right to complain to the UK Information Commissioner's Office (ICO) at any time: **Website:** www.ico.org.uk **Telephone:**

[0303 123 1113](tel:03031231113)

For insurance-related complaints, you can also contact the Financial Ombudsman Service.

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