

Healthsaver Ltd Privacy Policy

Last reviewed March 2018

Our approach to privacy –

The privacy and security of your personal information is very important to us. We want to assure you that your information will be properly managed and protected whilst in our hands.

This policy sets out how Healthsaver Ltd, trading as Eduhealth (referred to as "Healthsaver", "we", "us" and "our"), protects any information that you provide when you use eduhealth.co.uk, call us, write to us or email us. Here you can read further information about how we use your data and by using us you are agreeing to the terms set out, and consenting to the use of data described, in this policy.

Healthsaver Ltd is registered with the Information Commissioners Office, registration number Z6578831. Healthsaver Ltd (and it's trading styles) are registered in England and Wales, Number 4362938. Registered office: 10 Sea King Drive, Fountain Court, Auckley, Doncaster, England, DN9 3QR

Information we collect

We may receive personal information about you, when you contact Healthsaver Ltd for example by doing any of the following:

- Requesting or obtaining a quote
 - Attending a Teacher's Retirement Agency Seminar
 - Speaking to a Financial Advisor
 - Attending an In-school Seminar
 - Purchasing a product from us or from one of our partners
 - Using the Website
 - Telephoning, texting, writing by post or email, to Healthsaver Ltd or one of our trading styles
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Personal Information

In providing you with our services, Healthsaver Ltd or one of our trading styles may handle the personal data held about you for the purposes of providing insurance, handling claims and any other related purposes, for offering renewal, research or statistical purposes, to safeguard against fraud and money laundering, to meet general legal or regulatory obligations and to provide you with information, products or services that you may request.

Confidential and Medical information

The confidentiality of your personal information is of paramount concern to Healthsaver Ltd or one of our trading styles and we comply with UK data protection law and all the applicable medical confidentiality guidelines issued by professional bodies such as the General Medical Council and the Nursing and Midwifery Council.

You understand that we may also need to obtain and use sensitive information (such as health information) in carrying out these tasks, and without this information a policy or claim may not be able to be processed.

Your confidential medical information will only be disclosed to those involved with your treatment or care, or in accordance with UK law and guidelines from professional bodies, or for the purposes of clinical audit (unless you object). If you receive services from Healthsaver Ltd or one of our trading styles and that service transfers to a new provider, we may share your personal and confidential medical information with the new provider.

This information may include:

- Basic personal details such as your name, address, e-mail address, telephone number, date of birth or age, gender, marital status
- Additional information about your lifestyle and insurance requirements such as your health.
- Information about your other policies, such as claims history, quotes history, payment history, claims data
- Sensitive personal information such as health information (for example alcohol consumed, recreational drug use, tobacco use, current state of health, existing conditions, family or personal history in relation to some conditions) or disclosures about previous unspent criminal convictions. We will always be clear to explain when and why we need this information and the purposes for which we will use it and will obtain your explicit consent to use sensitive personal information
- Information about your employment and
- Your marketing preferences

Use of your information

Any information about you as an individual which we collect from the Website will be used in accordance with the UK Data Protection Act 1998 and other applicable laws.

We use your personal information to provide you with our services, and to improve and extend our services. This may include:

- responding to your queries, including providing quotes
- supporting your medical treatment or care and other benefits
- internal record keeping and administration

- responding to requests where we have a legal or regulatory obligation to do so
- checking the accuracy of information about you, and the quality of your treatment or care, including auditing medical and billing information for insurance claims.
- supporting your doctor, nurse, carer or other healthcare professional
- assessing the type and quality of care you have received and any concerns or complaints you raise, so that these can be properly investigated
- using your contact information to send you service related information
- using your contact information to send promotional material about new products, special offers or other information we think you may find interesting

We may transfer your personal information to a third party as part of a sale of some or all of our business and assets to any third party or as part of any business restructuring or reorganisation, in which event we will take steps to ensure that your privacy rights continue to be protected.

The insurer may use and share your information with their group companies, affinity partners, brokers, agents, third party administrators, service providers, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, accountants, regulatory authorities, and as may be required by law. Your data may be transferred to destinations outside the European Economic Area ("EEA"), and where this occurs it will be treated securely and in accordance with the Legislation. Details of other insurers and third parties are available on request.

You have the right to ask us not to process your data for marketing purposes, to see a copy of the personal information held about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict processing, to ask us to provide a copy of your data to any controller and to lodge a complaint with the local data protection authority. Your data will not be retained for longer than is necessary and will be managed in accordance with data retention policies unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

We will not sell or pass on your personal information to any other person, except a company within our group or in accordance with the above paragraph, or if we are required or permitted to do so by law.

Keeping information

We will only keep your personal information for as long as is necessary and in accordance with UK law.

Keeping you informed

Healthsaver Ltd and its trading styles would like to keep you informed of our products and services that we consider may be of interest to you (via mail, email, phone or SMS). We may use your personal information to:

- decide which services which we think are relevant to you
- contact you with details of our products and services, including displaying interest-based adverts

If you do not wish to receive marketing information about our products and services, or at any time you change your mind about receiving these messages, please contact our data protection officer on the details shown below.

Accessing information

If you have any data protection queries, please contact our data protection officer Ian Whiting:

Email: enquiries@eduhealth.co.uk

Write: 10 Sea King Drive, Fountain Court, Auckley, Doncaster DN9 3QR

You should also contact our data protection officer to request a copy of the personal information we hold about you and to ask us to correct or remove (where justified) any inaccurate information. We may charge a small amount for providing you with a copy of your personal information. We may also ask you to provide additional documentation to confirm your identity or, if you are seeking to access personal information of another individual, proof of their consent or your legal right to receive their personal information.

Updating this Privacy Notice

We review and update this notice regularly. The latest copy of this notice can be found at <http://eduhealth.co.uk/terms-and-conditions/>