



## Avantis group - Privacy Notice

### GENERAL

This Privacy Notice sets out how the Avantis group processes data, whether on individuals (including personal data in respect of individuals who are clients, intermediaries or other third parties who the Avantis group interact with, or any individual who is connected to those parties) or otherwise. Where the data held are on individuals, this document also sets out the rights of those individuals in respect of that personal data. Any questions in relation to this Privacy Notice or requests in respect of personal data should be directed to [dataprotection@avantisgroup.co.uk](mailto:dataprotection@avantisgroup.co.uk) in the first instance.

### WHO ARE WE

The Avantis group is a holding company which invests in insurance entities in various jurisdictions. The relevant Avantis group entity with the primary relationship will be confirmed in an engagement letter in relation to any client relationship.

Our offices include jurisdictions outside the European Union which have not been deemed adequate for European Union Data Protection purposes (namely the United States of America). However, please note that the Avantis group operates a global Data Protection Policy, and this office is required to meet the same standard as our other offices. Details of the Avantis group entities are available on our website or on request.

### THE DATA WE HOLD

The Avantis group processes data in order to provide insurance related services. The type of data we may collect and process includes:

- Contact details (including names, postal addresses, email addresses and telephone numbers);
- Information required for the Avantis group to meet legal and regulatory requirements, in particular in respect of anti-money laundering legislation, including information on source of funds and source of wealth;
- Information provided in the course of the provision of insurance related services (for example, information on company directors, including background, claims history, financial wealth, transactions entered into, tax status, regulatory information and disputes);
- Financial information, such as payment related information;
- Professional interests and events attended;
- Meetings attended and visits to our offices;
- Any other information you may provide to us.

### PURPOSES OF PROCESSING

We use data (including personal data of individuals) for the following purposes (the below also confirming the lawful basis we are relying on in each case):

PURPOSE	LAWFUL BASIS FOR PROCESSING
To enter into client relationships and provide insurance related services	<p>Any one or more of the following:</p> <p>The legitimate interest of the Avantis group as a provider of insurance related services to process personal data for the purpose of providing those services.</p> <p>In instances where an individual has been provided with this Privacy Notice and provides personal data thereafter, the processing may be carried out on the basis of consent. Consent may be withdrawn at any time by writing to: <a href="mailto:dataprotection@avantisgroup.co.uk">dataprotection@avantisgroup.co.uk</a></p> <p>Establishment of a contract for the provision of insurance coverage.</p> <p>The processing is necessary for the establishment and ongoing administration of an insurance contract.</p> <p>Where the client is an individual: to fulfil the contract we have entered into with the individual to provide insurance related services.</p>
To manage our client, intermediary and other business relationships	The legitimate interests of the Avantis group to seek to ensure its business is conducted efficiently and with a view to enhancing client service.
To ensure the security of Avantis' systems, staff and premises (including the use of CCTV equipment)	The legitimate interests of the Avantis group in protecting its systems, staff and premises from being misused or the victim of any criminal activity.
To provide access to our computer system	<p>The legitimate interests of the Avantis group and the user of any Portal for the communication and storage of relevant material (such use being subject to the terms and conditions of the relevant Portal).</p> <p>In instances where any user of any Portal has been provided with this Privacy Notice and provides personal data thereafter, the processing may be carried out on the basis of consent. Consent may be withdrawn at any time by writing to: <a href="mailto:dataprotection@avantisgroup.co.uk">dataprotection@avantisgroup.co.uk</a></p>
To provide our contacts with marketing material and to invite contacts to events which may be of interest to them, and to manage such mailings and events	<p>The legitimate interests of the Avantis group as a provider of insurance related services to process personal data to communicate with persons on topics and events which may be of interest to those individuals.</p> <p>The right of those individuals to unsubscribe from mailings and/or manage preferences will be noted within all mailings and any requests to unsubscribe may be made via links available in the mailings or by writing to: <a href="mailto:marketing@avantisgroup.co.uk">marketing@avantisgroup.co.uk</a></p>
To meet all legal, regulatory and ethical obligations applicable to the Avantis group (including in respect of managing potential conflicts of interest)	<p>The legitimate interests of the Avantis group as a provider of insurance related services to process data to the extent necessary to ensure it meets all legal, regulatory and ethical obligations incumbent on it.</p> <p>In certain instances, the processing of data may also be necessary for the exercise of functions of public authorities and/or necessary for compliance with a legal obligation to which the Avantis group is subject.</p>
For the purposes of internal know-how and training	The legitimate interests of the Avantis group as a provider of insurance related services to process data for the purposes of internal know-how and staff training. The Avantis group will use reasonable endeavours to ensure any personal data contained in the material which is not integral to the understanding of the material is redacted.

## THE DATA WE HOLD

The Avantis group processes data in order to provide insurance related services. The type of data we may collect and process includes:

In certain instances, personal data processed may include “Special Category Data” (which includes information on a person’s race, ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic or biometric data processed for the purpose of uniquely identifying a natural person, health data, data on a person’s sex life or sexual orientation or data relating to a person’s criminal record or alleged criminal activity). In such instances, legal bases for processing that data may include explicit consent (where the Special Category Data has been provided to the Avantis group by the data subject for any of the above-listed purposes) or the processing being necessary for compliance with a legal obligation or the purposes of providing insurance related services.

## **SOURCES AND RECIPIENTS OF DATA**

The sources of data may include clients, intermediaries, data subjects directly, third parties connected to the data subject (for example, their employer or another service provider who provides services to the data subject) or open-source material.

The provision of data to one entity in the Avantis group may result in that data being accessible by all other members of the Avantis group. Reasonable endeavours are made to ensure that data is only accessible by those with a need for access to fulfil the purposes set out above. Requests for access to be restricted in any particular manner should be made to [dataprotection@avantisgroup.co.uk](mailto:dataprotection@avantisgroup.co.uk) and will be considered and, where possible with reference to legal and regulatory obligations, actioned.

The following is a list of potential recipients of data (in each case including respective employees, directors and officers):

- Other members of the Avantis group;
- Other providers of insurance related services (Insurers, Brokers, Loss Adjusters or otherwise, including any bank or financial institution providing services in relation to any matter on which the Avantis group is instructed) where disclosure to that provider of services is considered necessary to fulfil the purposes set out above;
- Any sub-contractors, agents or service providers of the Avantis group;
- Third parties with whom the Avantis group engages for the hosting of events or other marketing initiatives;
- Regulators or other governmental or supervisory bodies with a legal right to the material or a legitimate interest in any material;
- Any registrar of a public register where the data is to be included in a public registry;
- Potential parties with whom the Avantis group intends to merge or sell any part of the Avantis group.

Where the Avantis group is entering into an engagement with a third party pursuant to which data may be processed by that third party, we will seek to enter into an agreement with that third party setting out the respective obligations of each party and will seek to be reasonably satisfied that the third party has measures in place to protect data against unauthorised or accidental use, access, disclosure, damage, loss or destruction.



In the event that any such third party is outside of the European Union and where the data being transferred would include personal data which would be protected under applicable Data Protection regulation we will ensure we meet the relevant requirements of that Data Protection regulation prior to carrying out any such transfer. This may include only transferring the data where we are satisfied that:

- The non-European Union country has Data Protection laws similar to the laws in the European Union;
- The recipient has agreed through contract to protect the information in the same Data Protection standards as the European Union;
- We have obtained consent from relevant data subjects to the transfer; or
- If transferred to the United States of America, the transfer will be to organisations that are part of the Privacy Shield.

## **RIGHTS OF DATA SUBJECTS**

Data subjects in the European Union (or any jurisdiction with equivalent legislation to the European Union General Data Protection Regulation) have certain rights in respect of their personal data.

Any such data subject wishing to exercise any rights under applicable data protection laws (including the right to withdraw any consent to processing previously given; the right of access to data; or to have data corrected, updated, rectified or erased; or for access to data to be restricted or provided to any third party; or to object to any particular processing) should send the request in the first instance to [dataprotection@avantisgroup.co.uk](mailto:dataprotection@avantisgroup.co.uk).

In any case in which a data subject chooses not to provide any personal data or where any of the rights set out above are exercised to limit the processing of personal data the Avantis group may be unable to provide relevant services, or there may be a restriction on the services which can be provided.

## **RETENTION**

The Avantis group only keeps data for as long as necessary to fulfil the purposes (as set out above) for which we collected it. The Avantis group policy is to retain data in relation to a client matter for 6 years from the conclusion of that matter. This is subject to certain exceptions (including where the insurance placements where the policy termination date has not yet arisen), in each case, records may be kept indefinitely or in instances where the personal data is relevant to a dispute after closure of the matter or where the data cannot be deleted for legal, regulatory or technical reasons.

Any requests for further information in relation to the continued processing of specific data, and requests for destruction of data, should be made to [dataprotection@avantisgroup.co.uk](mailto:dataprotection@avantisgroup.co.uk).

## **AVANTIS GROUP ENTITIES**

Details of Avantis group entities are available on our website or on written request.



Avantis Limited is the ultimate data controller for the Avantis group. In addition, the below lists the primary operating entities within the Avantis group which are also registered as a data controller in the listed jurisdictions. In respect of any instruction with the Avantis group, the primary data controller will be the entity issuing the engagement letter:

**Guernsey:**

Avantis Limited, Arena Systems Limited, Ortac Underwriting Agency Limited, HIB Limited, each of which is a registered data controller with the Data Protection Commissioner in Guernsey. Any complaint or appeal may be brought to the attention of the Commissioner.

**UK:**

Avantis Services Limited, HISL Brokers Limited, Safeguard IP Limited, Agile Risk Partners Limited, Agile Risk Advisory Limited, Agile Risk Transfer Limited, Opus Holdings Group Limited, Opus Underwriting Limited, Opus Risk Management Services Limited, each of which is a registered data controller with the Data Protection Commissioner in Guernsey. Any complaint or appeal may be brought to the attention of the Commissioner.

**USA:**

Opus Underwriting North America LLC is not required to register as a data controller in this jurisdiction. As noted above, this office is, however, subject to the Avantis group Data Protection Policy and so apply the same data protection standards as the other offices.

**CONTACT DETAILS**

The Avantis group has a Data Protection co-ordinator and all enquiries in respect of this Privacy Notice or any request to exercise any of the rights set out above should be directed to the Data Protection co-ordinator via [dataprotection@avantisgroup.co.uk](mailto:dataprotection@avantisgroup.co.uk) or by post at:

Data Protection Co-ordinator, Avantis Limited, PO Box 144, St. Peter Port, Guernsey, GY1 3HY, Channel Islands.

**CHANGES TO THIS PRIVACY NOTICE**

We keep this Privacy Notice under review and any updates will appear on our website at [www.avantisgroup.co.uk](http://www.avantisgroup.co.uk).

We last updated this Privacy Notice on 1 October 2019.

**HOW TO CONTACT US**

If you have any questions about this Privacy Notice or any data which we hold about you, please contact: [dataprotection@avantisgroup.co.uk](mailto:dataprotection@avantisgroup.co.uk).