

M&S HOME INSURANCE

Privacy policy

Data Protection Act – use of your information

By supplying data to us you will provide information about yourself and others, which the Data Protection Act defines as personal data or sensitive personal data. For the purposes of the Data Protection Act 1998, the Data Controllers in relation to the personal data you supply are Marks & Spencer Financial Services plc and Aviva Insurance Limited. We, us and our, refer to Marks & Spencer Financial Services plc and Aviva Insurance Limited. HSBC Group means HSBC Holdings plc, its subsidiaries, associated and affiliated companies. Marks & Spencer Financial Services plc is part of the HSBC Group. Marks and Spencer Group means Marks and Spencer plc and its subsidiaries, associated and affiliated companies. Information we hold about you will not be disclosed to anyone (including other members of the HSBC Group or the Marks and Spencer Group) other than where we are legally required to disclose, we have a public duty to disclose, our interests require disclosure, disclosure is made with your consent or as set out in the terms below. To enable us to assess your insurance risk and to enable any claims arising from this insurance to be processed, we will need to store and process sensitive personal data (such as details of health and criminal convictions).

Data processing

The HSBC Group, members of the Marks and Spencer Group and other companies approved by Marks and Spencer plc (which may include insurance companies) may record, exchange, analyse and use relevant information about you and your relationships with the HSBC Group and/or members of the Marks and Spencer Group (including the nature of your transactions) for testing, monitoring, training, credit assessment, credit and/or risk management, market research, insurance and administrative purposes. This may include information provided by you, or someone acting on your behalf. We may make such information about you and your relationships available to members of the HSBC Group, members of the Marks and Spencer Group and/or other companies approved by Marks and Spencer plc for these purposes. Relevant information may also be exchanged with members of the HSBC Group and/or Marks and Spencer Group and others, for audit purposes and if required by appropriate governmental and non-governmental regulators or ombudsmen. We may use other HSBC Group companies and/or third parties to process information and provide services on our behalf. Whether it is processed in the UK or overseas, your information will be protected, in accordance with data protection legislation, by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties are subject to and will only be used in accordance with our instructions.