

# An overview of how we collect and use your information

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This is an overview of:

- ◆ the types of information we collect about you
- ◆ how we collect and use it
- ◆ who we might share it with
- ◆ the steps we'll take to make sure it stays private and secure
- ◆ your rights to your information.

## More information

For more details about anything covered in this overview, please see our full Privacy Notice. You can view or download a copy by visiting <http://www.hsbc.co.uk/privacy-notice> or if you prefer paper, give us a call on **0333 207 5563** or email us at [support@lifeinsuranceplan.hsbc.co.uk](mailto:support@lifeinsuranceplan.hsbc.co.uk) and we'll send a copy to you. To contact our Data Protection Officer, contact us at Data Protection Officer, HSBC Life (UK) Limited, P.O. Box 1053, St Albans AL1 9QG addressed 'for the attention of the DPO'.

## Who we are

When we say 'we', we mean HSBC Life (UK) Limited, part of the HSBC Group of Companies, who is the 'data controller' for the information in this overview. This means we're responsible for deciding how we can use your information.

## The information we collect

We collect information about you from different places including:

- ◆ directly from you
- ◆ from a third party acting on your behalf e.g. an intermediary or broker who promote and distribute products for us
- ◆ from other HSBC companies, including HSBC Bank plc, first direct and M&S Bank
- ◆ from publicly available sources
- ◆ from comparison websites or aggregators
- ◆ information relating to your medical records, with your agreement
- ◆ information relating to medical screening test results from approved medical agencies
- ◆ information relating to your insurance claims history
- ◆ information from other parties involved in your insurance policy or claim
- ◆ when we generate it ourselves
- ◆ from other organisations.

We'll only collect your information in line with relevant regulations and law and this may relate to any of our products or services you apply for, currently hold or have held in the past.

You're responsible for making sure you give us accurate and up to date information. If you provide information for another person on your account, including the Lives insured's or beneficiaries under your policy, dependants, claimants and other third parties involved in an insurance policy or claim (such as witnesses), you'll need to tell them how to find the Privacy Notice and make sure they agree to us using their information for the purposes set out in it.

### **How we'll use your information**

We'll use it to provide the insurance products you've requested and other purposes e.g.:

- ◆ to confirm your identity and address
- ◆ to understand how you use your products and services
- ◆ to carry out your instructions
- ◆ to undertake customer research
- ◆ to improve our products and services
- ◆ to evaluate your insurance application and provide you with a quotation
- ◆ to handle or monitor any claims which you make or which arise under your insurance policy
- ◆ where relevant, to bring a claim against a third party
- ◆ to apply for and claim on our own insurance policies
- ◆ to offer you other services we believe may benefit you unless you ask us not to.

We'll only use your information where we're allowed to by law e.g. carrying out an agreement we have with you, fulfilling a legal obligation, because we have a legitimate business interest or where you agree to it.

We need to collect sensitive health information for insurance purposes to:

- ◆ evaluate your insurance application and provide you with a quotation
- ◆ handle or monitor any claims which you make or which arise under your insurance policy.

We may, for the purposes of underwriting this proposal, disclose to an approved medical agency, your name, address, doctor's details, telephone number and date of birth in order to arrange and obtain medical examinations and tests.

Where appropriate, we will ask for consent to collect and use this information.

We may use automated systems to carry out fraud and money laundering checks and to help us make decisions, e.g. to determine whether or not we can offer you insurance and at what price. We may base our decision on factors such as health, lifestyle and occupational information, as well as the level of cover being requested.

In addition, we may carry out a post-sale check on the accuracy of the disclosure given in this application. This may include disclosing information to your doctor, in order to request and obtain copies of your medical records. Where we intend to do this, we will contact you first.

## Who we can share your information with

We may share your information and information about your policy with and other HSBC Group members and others outside of the HSBC Group such as:

- ◆ parties involved in the distribution of your insurance policy (for example introducers, intermediaries, brokers and panel managers)
- ◆ companies/parties we work in partnership with and agents or service providers who work for us or provide services to us (for example third parties involved in the underwriting and administration of the relevant insurance policy or claim including loss adjusters, claims handlers, private investigators, experts and our advisers and, where relevant, medical experts and rehabilitation providers)
- ◆ regulators
- ◆ insurers and reinsurers

## How long we'll keep your information

We'll keep your information for as long as you have a relationship with us. After it ends we'll keep it where we may need it for our legitimate purposes e.g. to help us respond to queries or complaints, or for other reasons e.g. fighting fraud and financial crime, and responding to requests from regulators.

## Transferring your information overseas

Your information may be transferred and stored in countries outside the UK or the European Economic Area, including some that may not have laws that provide the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection.

## Your rights

You have a number of rights relating to your information e.g. to see what we hold, to ask us to share it with another party, to ask us to update incorrect or incomplete details, to object to or restrict processing of it, to make a complaint etc.

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