

### **Personal information**

Your insurance cover includes cover for individuals who are either insureds or beneficiaries under the policy (**individual insureds**). We, Navigators International Insurance Company Ltd, collect and use relevant information about individual insureds to provide you with your insurance cover and to meet our legal obligations.

This information includes individual insured's details such as their name, address and contact details and any other information that we collect about them in connection with your insurance cover. This information may include more sensitive details such as information about their health and criminal convictions.

We will process individual insureds' details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice(s) and applicable data protection laws.

### **Information notices**

To enable us to use individual insureds' details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured our short form information notice, which we have provided to you in connection with your insurance cover, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

### **Minimisation and notification**

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You must promptly notify us if an individual insured contacts you about how we use their personal details in relation to your insurance cover so that we can deal with their queries.

### **Consent**

Under current data protection laws, we need you to make sure that you have obtained the consent of individual insureds to use of their racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, genetic or biometric data, health, sex life or sexual orientation or criminal convictions in connection with your insurance cover, where this information has been provided to us, by you.

You agree to obtain the consent of each individual insured to use of their racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, genetic or biometric data, health, sex life or sexual orientation or criminal convictions in connection with your insurance cover, where this information has been provided to us, by you, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We will assume that you have obtained the necessary consent from each individual insured unless you tell us otherwise. If you have not obtained the necessary consent from an individual insured, or the individual insured withdraws their consent, then this will impact our ability to provide you with your insurance cover in relation to the individual – and may even prevent us from providing cover for that individual.