

Notice of church choice policy wording changes

Please carefully read this notice as it provides information regarding changes to data protection and how we use your data which is effective from 25 May 2018.

This notice also highlights changes to section 7 – Legal protection of the policy wording. Please check your schedule to see if this section is operative for your policy.

Please keep a copy of this notice with your policy wording.

Section of policy	Statement of change in terms	Impact
<p>Data Protection and how we use your data Page 10</p>	<p>Data protection and how we use your data <i>Following the introduction of new data legislation, we have updated the 'how we use your data' information. This now reads:</i></p> <p>Please carefully read this information regarding your data privacy and share it with anyone named in your schedule which may include the governing body, directors, board of trustees or similar as it will also apply to them.</p> <div style="border: 1px solid blue; padding: 5px;"> <p>In regard to data protection and how we use your data the following definitions will apply:</p> <p>Personal information Any information given to us about you, by you or anyone else in connection with this insurance.</p> <p>Sensitive personal data Some of the personal information that we ask you to provide is known as sensitive personal data. This may include information relating to convictions such as county court judgments. We need to use sensitive personal data to arrange and manage your policy, and to provide the services described in your policy documents such as dealing with claims.</p> <p>We/our/us International Insurance Company of Hannover SE UK Branch as the underwriter and Integra Insurance Solutions Ltd., as the administrator of your policy.</p> </div> <p>We take appropriate security measures to safeguard all information supplied whether personal or non-personal. The details provided below are a summary of how we collect, use, share, transfer and store your personal information. The collection and subsequent processing of your personal information, how it is held and used by us meets all relevant data protection legislation.</p> <p>Secure technology and procedures are used to help protect your information from inappropriate use and these are revised and updated as new technology becomes available. We also take reasonable security measures to protect your personal information in storage.</p> <p>For full details of our privacy policy, please go to www.congregational.co.uk/privacy-policy.php or contact:</p> <p>Integra Data Protection Officer International Insurance Company of Hannover SE UK Branch dpo@integra-ins.co.uk 10 Fenchurch Street, London EC3M 3BE</p> <p>How we obtain and use your personal information You provide personal information to us as part of your application for general insurance cover either in writing or by phone. We use this information in order to underwrite, manage and administer your insurance policy and/or any claims that you may make under the terms of your policy. We may also keep information contained in any correspondence you may have with us by post or by email and we may record telephone conversations. The information we hold may include:</p> <ul style="list-style-type: none"> • your name, address and contact details; • your property construction details, details of what you want to insure and your claims history; • sensitive personal data. Where you have provided us with sensitive personal data relating to someone else, you confirm you have informed them that you have shared this data with us. <p>This information is necessary for us to be able to provide you with a general insurance policy.</p>	<p>updated information</p>

Section of policy	Statement of change in terms	Impact
<p>Data Protection and how we use your data (Continued) Page 10</p>	<p>Do we use your personal data for marketing purposes? Any information that you choose to give us will not be used for marketing purposes by us. We will hold your personal information only for the purposes of managing and administering your insurance policy and/or any claims that you may make under the terms of your policy. In the event of a claim we may use your contact details to issue you with a claims survey.</p> <p>Sharing your information We will keep information about you confidential and for the purpose of administering your insurance policy and any claims made against the policy we will from time to time share your personal information with a number of different organisations, such as:</p> <ul style="list-style-type: none"> • other companies within the Group - for the purpose of statistical analysis, audit and compliance monitoring; • lawyers, loss adjusters and/or third parties providing a service to us or on our behalf; • organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies, or where we have a duty to, or are permitted to disclose your personal information to them by law; • fraud prevention and credit reference agencies. <p>We will never share your personal information, unless required to do so by law, without the appropriate and necessary care and safeguards being in place.</p> <p>Keeping your information We will keep your personal information only for as long as is reasonably necessary in order to:</p> <ul style="list-style-type: none"> • provide our services to you; and • fulfil our legal and regulatory obligations. <p>For more information about this, please see our privacy policy www.congregational.co.uk/privacy-policy.php</p> <p>Transfer of your personal data outside of the European Economic area (EEA) We do not currently transfer your personal information outside the EEA. If in the future we transfer your personal information, in accordance with the terms of this policy outside of the EEA, we will make sure that the receiver agrees to provide the same or similar protection as we do and they will only use your personal information in accordance with our instructions.</p> <p>Dealing with others acting on your behalf We will deal with individuals you nominate, including third parties we reasonably believe to be acting on your behalf providing they are able to answer our security questions.</p> <p>Your rights You have a number of rights in relation to the information that we hold about you, including:</p> <ul style="list-style-type: none"> • the right to access personal information we hold about you, known as a subject access request; • asking us to correct, delete or restrict processing of your personal information; • withdrawing the permission that you previously provided for us to use your personal information; • the right to receive your personal information which you provided, in a commonly used and machine-readable format for onward transmission by you; • the right to object to processing based on the legitimate interests grounds, unless our reasons for that processing outweigh any prejudice to your data protection rights; • complaining to the Information Commissioner’s Office (ICO) at any time if you object to the way we use your personal information. For more information, please see www.ico.org.uk or call the ICO on 0303 123 1113 	

The following changes relate to section 7 - Legal protection. This section is underwritten by DAS Legal Expenses Insurance Company Ltd.

Section of policy	Statement of change in terms	Impact
<p>Section 7 – Legal protection definitions Page 41</p>	<p>DAS Standard Terms of Appointment <i>The following definition has been updated to clarify the maximum amount payable to an appointed representative. This now reads:</i></p> <p>The terms and conditions (including the amount DAS will pay to an appointed representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an appointed representative the amount is currently £100 per hour. This amount may vary from time to time.</p>	<p>Updated definition for clarity</p>

Section of policy	Statement of change in terms	Impact				
Section 7 – Legal protection definitions Page 41	<p>Date of occurrence <i>point v has been added to the definition of date of occurrence. This additional point reads:</i></p> <p>v for insured incident Legal defence 2 iv statutory notice appeals, the date when the insured person is issued with the relevant notice and has the right to appeal.</p>	Additional point added to definition				
Section 7 – Legal protection DAS agreement Page 43	<p>DAS agreement <i>The ‘cover details’ title has changed to ‘DAS agreement’. The information has been updated for clarity. The agreement now reads:</i></p> <p>DAS agree to provide the insurance described in this policy for you (or where specified, the insured person) in respect of any insured incident arising in connection with the business shown in the schedule, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this policy, provided that:</p> <ul style="list-style-type: none"> i reasonable prospects exist for the duration of the claim; ii the date of occurrence of the insured incident is during the period of insurance, or iii during the currency of a previous equivalent legal expenses insurance policy, provided that: <ul style="list-style-type: none"> a the previous legal expenses insurance policy required you to report claims during its currency; b you could not have notified a claim previously as you could not have reasonably been aware of the insured incident; c cover has been continuously maintained in force; d we will not cover any claim that should have been covered under a previously operative legal expenses insurance policy; e the available limit of indemnity shall be limited to the lesser of the sums payable under this or your previous policy; iv any legal proceedings will be dealt with by a court, or other body which we agree to, within the countries covered; and v the insured incident happens within the countries covered. 	Clarification of cover details				
Section 7 – Legal protection Insured incident 1. Employment disputes and compensation awards Page 45	<p>iii Employee civil legal defence <i>Employee civil legal defence cover is now provided under 1. Employment disputes and compensation awards. Employee civil legal defence cover reads:</i></p> <table border="1" data-bbox="312 1245 1334 1615"> <thead> <tr> <th data-bbox="312 1245 823 1285">What is covered</th> <th data-bbox="823 1245 1334 1285">What is not covered</th> </tr> </thead> <tbody> <tr> <td data-bbox="312 1285 823 1615"> <p>Costs and expenses to defend the insured person’s (other than your) legal rights if an event arising from their work as an employee leads to civil action being taken against them:</p> <ul style="list-style-type: none"> a under legislation for unlawful discrimination; or b as trustee of a pension fund set up for the benefit of your employees. <p><i>Please note that DAS will only provide cover for an insured person (other than you) at your request.</i></p> </td> <td data-bbox="823 1285 1334 1615"></td> </tr> </tbody> </table> <p><i>Service occupancy is now point iv.</i></p>	What is covered	What is not covered	<p>Costs and expenses to defend the insured person’s (other than your) legal rights if an event arising from their work as an employee leads to civil action being taken against them:</p> <ul style="list-style-type: none"> a under legislation for unlawful discrimination; or b as trustee of a pension fund set up for the benefit of your employees. <p><i>Please note that DAS will only provide cover for an insured person (other than you) at your request.</i></p>		Cover now provided
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Section of policy	Statement of change in terms	Impact				
<p>Section 7 – Legal protection Insured incidents 2. Legal defence Page 45</p>	<p>i Criminal pre-proceedings cover <i>An additional point has been added under ‘what is not covered’ to exclude claims relating to investigations on behalf of HM Revenue & customs. This now reads:</i></p> <table border="1" data-bbox="312 309 1334 645"> <thead> <tr> <th data-bbox="312 309 823 353">What is covered</th> <th data-bbox="823 309 1334 353">What is not covered</th> </tr> </thead> <tbody> <tr> <td data-bbox="312 353 823 645"> <p>Costs and expenses to defend the insured person’s legal rights.</p> <p>i Criminal pre-proceedings cover prior to the issue of legal proceedings, when dealing with the Police, Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer where it is alleged that the insured person has or may have committed a criminal offence.</p> </td> <td data-bbox="823 353 1334 645"> <p>A claim relating to the following:</p> <p>i any criminal investigation or enquiry by, with or on behalf of HM Revenue & Customs;</p> <p>ii prosecution due to infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.</p> </td> </tr> </tbody> </table>	What is covered	What is not covered	<p>Costs and expenses to defend the insured person’s legal rights.</p> <p>i Criminal pre-proceedings cover prior to the issue of legal proceedings, when dealing with the Police, Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer where it is alleged that the insured person has or may have committed a criminal offence.</p>	<p>A claim relating to the following:</p> <p>i any criminal investigation or enquiry by, with or on behalf of HM Revenue & Customs;</p> <p>ii prosecution due to infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.</p>	<p>Additional exclusion</p>
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<p>Section 7 – Legal protection Insured incidents 2. Legal defence Page 45</p>	<p>iii Data protection <i>Following the introduction of new data legislation, the title and information for this section has been updated and now reads:</i></p> <table border="1" data-bbox="312 835 1334 1619"> <thead> <tr> <th data-bbox="312 835 823 880">What is covered</th> <th data-bbox="823 835 1334 880">What is not covered</th> </tr> </thead> <tbody> <tr> <td data-bbox="312 880 823 1619"> <p>If civil action is taken against the insured person for compensation under data protection legislation, when handling personal data in their capacity as a data controller and/or a data processor by:</p> <p>a An individual. DAS will also pay any compensation award in respect of such a claim;</p> <p>b A data controller and/or data processor, which arises out of, or relates to, a claim made by an individual for compensation against that data controller and/or data processor. <i>Please note DAS will not pay any compensation award in respect of such a claim.</i></p> <p>Provided that in respect of iii a any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in advance by DAS.</p> <p><i>Please note DAS will not cover the cost of fines imposed by the Information Commissioner, or any other regulatory and/or criminal body. Please see Policy exclusions 3, page 47.</i></p> </td> <td data-bbox="823 880 1334 1619"> <p>a the loss, alteration, corruption or distortion of, or damage to stored personal data; or</p> <p>b a reduction in the functionality, availability, or operation of stored personal data; resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism.</p> </td> </tr> </tbody> </table>	What is covered	What is not covered	<p>If civil action is taken against the insured person for compensation under data protection legislation, when handling personal data in their capacity as a data controller and/or a data processor by:</p> <p>a An individual. DAS will also pay any compensation award in respect of such a claim;</p> <p>b A data controller and/or data processor, which arises out of, or relates to, a claim made by an individual for compensation against that data controller and/or data processor. <i>Please note DAS will not pay any compensation award in respect of such a claim.</i></p> <p>Provided that in respect of iii a any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in advance by DAS.</p> <p><i>Please note DAS will not cover the cost of fines imposed by the Information Commissioner, or any other regulatory and/or criminal body. Please see Policy exclusions 3, page 47.</i></p>	<p>a the loss, alteration, corruption or distortion of, or damage to stored personal data; or</p> <p>b a reduction in the functionality, availability, or operation of stored personal data; resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism.</p>	<p>Updated cover</p>
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<p>If civil action is taken against the insured person for compensation under data protection legislation, when handling personal data in their capacity as a data controller and/or a data processor by:</p> <p>a An individual. DAS will also pay any compensation award in respect of such a claim;</p> <p>b A data controller and/or data processor, which arises out of, or relates to, a claim made by an individual for compensation against that data controller and/or data processor. <i>Please note DAS will not pay any compensation award in respect of such a claim.</i></p> <p>Provided that in respect of iii a any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in advance by DAS.</p> <p><i>Please note DAS will not cover the cost of fines imposed by the Information Commissioner, or any other regulatory and/or criminal body. Please see Policy exclusions 3, page 47.</i></p>	<p>a the loss, alteration, corruption or distortion of, or damage to stored personal data; or</p> <p>b a reduction in the functionality, availability, or operation of stored personal data; resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism.</p>					
<p>Section 7 – Legal protection Insured incidents 2. Legal defence Page 45</p>	<p>v Statutory notice appeals <i>‘Statutory notice appeals’ is now point v and the cover has been updated. Previous cover has now been excluded under this section but similar cover is provided under a new section 3. Statutory Licence Appeal (see overleaf). This section now reads:</i></p> <table border="1" data-bbox="312 1800 1334 2047"> <thead> <tr> <th data-bbox="312 1800 823 1845">What is covered</th> <th data-bbox="823 1800 1334 1845">What is not covered</th> </tr> </thead> <tbody> <tr> <td data-bbox="312 1845 823 2047"> <p>In an appeal against the imposition of terms of any Statutory Notice issued under legislation affecting your business.</p> </td> <td data-bbox="823 1845 1334 2047"> <p>a An appeal against the imposition or terms of any Statutory Notice issued in connection with your licence, mandatory registration or British Standard Certificate of Registration;</p> <p>b a Statutory Notice issued by an insured person’s regulatory or governing body.</p> </td> </tr> </tbody> </table>	What is covered	What is not covered	<p>In an appeal against the imposition of terms of any Statutory Notice issued under legislation affecting your business.</p>	<p>a An appeal against the imposition or terms of any Statutory Notice issued in connection with your licence, mandatory registration or British Standard Certificate of Registration;</p> <p>b a Statutory Notice issued by an insured person’s regulatory or governing body.</p>	<p>Change and removal of cover.</p>
What is covered	What is not covered					
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Section of policy	Statement of change in terms	Impact				
<p>Section 7 – Insured incidents 2. Legal defence Page 45</p>	<p>vi Jury service and court attendance <i>Additional cover has been included and reads:</i></p> <table border="1" data-bbox="312 280 1337 719"> <thead> <tr> <th data-bbox="312 280 823 322">What is covered</th> <th data-bbox="823 280 1337 322">What is not covered</th> </tr> </thead> <tbody> <tr> <td data-bbox="312 322 823 719"> <p>An insured person’s absence from work:</p> <ul style="list-style-type: none"> a to perform jury service; b to attend any court or tribunal at the request of the appointed representative. <p>The maximum DAS will pay is the insured person’s net salary or wages for the time that they are absent from work less any amount you, the court or tribunal, have paid them.</p> <p><i>Provided that for each of the above sections of Legal defence cover you request DAS to provide cover for the insured person.</i></p> </td> <td data-bbox="823 322 1337 719"></td> </tr> </tbody> </table>	What is covered	What is not covered	<p>An insured person’s absence from work:</p> <ul style="list-style-type: none"> a to perform jury service; b to attend any court or tribunal at the request of the appointed representative. <p>The maximum DAS will pay is the insured person’s net salary or wages for the time that they are absent from work less any amount you, the court or tribunal, have paid them.</p> <p><i>Provided that for each of the above sections of Legal defence cover you request DAS to provide cover for the insured person.</i></p>		<p>Additional cover</p>
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<p>An insured person’s absence from work:</p> <ul style="list-style-type: none"> a to perform jury service; b to attend any court or tribunal at the request of the appointed representative. <p>The maximum DAS will pay is the insured person’s net salary or wages for the time that they are absent from work less any amount you, the court or tribunal, have paid them.</p> <p><i>Provided that for each of the above sections of Legal defence cover you request DAS to provide cover for the insured person.</i></p>						
<p>Section 7 – Insured incidents Statutory licence appeal Page 46</p>	<p>3. Statutory Licence Appeal <i>New section added similar cover was previously provided under 2. Legal defence v statutory notice appeals. This section now reads:</i></p> <table border="1" data-bbox="312 875 1337 1182"> <thead> <tr> <th data-bbox="312 875 823 918">What is covered</th> <th data-bbox="823 875 1337 918">What is not covered</th> </tr> </thead> <tbody> <tr> <td data-bbox="312 918 823 1182"> <p>An appeal to the relevant statutory or regulatory authority, court or tribunal following a decision by a licensing or regulatory authority to suspend, or alter the terms of, or refuse to renew, or cancel your licence, mandatory registration or British Standard Certificate of Registration.</p> </td> <td data-bbox="823 918 1337 1182"> <p>A claim relating to the following:</p> <ul style="list-style-type: none"> i assistance with the application process either in relation to an original application or application for renewal of a statutory licence, mandatory registration or British Standard Certificate of Registration; ii the ownership, driving or use of a motor vehicle. </td> </tr> </tbody> </table>	What is covered	What is not covered	<p>An appeal to the relevant statutory or regulatory authority, court or tribunal following a decision by a licensing or regulatory authority to suspend, or alter the terms of, or refuse to renew, or cancel your licence, mandatory registration or British Standard Certificate of Registration.</p>	<p>A claim relating to the following:</p> <ul style="list-style-type: none"> i assistance with the application process either in relation to an original application or application for renewal of a statutory licence, mandatory registration or British Standard Certificate of Registration; ii the ownership, driving or use of a motor vehicle. 	<p>Additional section.</p>
What is covered	What is not covered					
<p>An appeal to the relevant statutory or regulatory authority, court or tribunal following a decision by a licensing or regulatory authority to suspend, or alter the terms of, or refuse to renew, or cancel your licence, mandatory registration or British Standard Certificate of Registration.</p>	<p>A claim relating to the following:</p> <ul style="list-style-type: none"> i assistance with the application process either in relation to an original application or application for renewal of a statutory licence, mandatory registration or British Standard Certificate of Registration; ii the ownership, driving or use of a motor vehicle. 					
<p>Section 7 – Conditions Page 48</p>	<p>8. Arbitration <i>The arbitration condition has been updated this now reads:</i></p> <p>If there is a disagreement between you and DAS about the handling of a claim and it is not resolved through DAS’s internal complaints procedure you can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from www.financial-ombudsman.org.uk)</p> <p>If your dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by you and DAS. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between you and DAS or may be paid by either you or DAS.</p>	<p>update to condition for clarity</p>				
<p>Section 7 – Conditions Page 49</p>	<p>11. Fraudulent claims <i>DAS have removed the last sentence from the fraudulent claims condition. This previously stated; ‘Where the above circumstances apply, as part of DAS’s fraud prevention measures DAS will, at DAS’s discretion, also share information with other parties such as the police, government bodies and anti-fraud organisations’. This now reads:</i></p> <p>DAS will, at DAS’s discretion, void the policy (make it invalid) from the date of claim, and/or alleged claim, or DAS will not pay the claim if:</p> <ul style="list-style-type: none"> i a claim the insured person has made to obtain benefit under this policy is fraudulent or intentionally exaggerated; or ii a false declaration or statement is made in support of a claim. 	<p>This is now included within the data protection information</p>				

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<p>Section 7 – Data protection Page 50</p>	<p>Data protection <i>Following the introduction of new data legislation, DAS have updated their data protection information. This now reads:</i></p> <p>To comply with data protection regulations DAS are committed to processing the insured person’s personal information fairly and transparently. This section is designed to provide a brief understanding of how DAS collect and use this information.</p> <p>DAS may collect personal details, including the insured person’s name, address, date of birth, email address and, on occasion, dependent on the type of cover the insured person has, sensitive information such as medical records. This is for the purpose of managing the insured person’s products and services, and this may include underwriting, claims handling and providing legal advice. DAS will only obtain the insured person’s personal information either directly from them, the third party dealing with the insured person’s claim or from the authorised partner who sold them the policy</p> <p>Who DAS are</p> <p>DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of the insured person’s personal data by DAS and members of the DAS UK Group are covered by DAS individual company registrations with the Information Commissioner’s Office. DAS has a Data Protection Officer who can be contacted through dataprotection@das.co.uk</p> <p>How DAS will use your information</p> <p>DAS may need to send the insured person’s information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies so they may contact the insured person to ask for their feedback, or members of the DAS UK Group. If the insured person’s policy includes legal advice DAS may have to send the information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover the insured person has, their information may also be sent outside the EEA so the service provider can administer their claim.</p> <p>DAS will take all steps reasonably necessary to ensure that the insured person’s data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.</p> <p>DAS will not disclose the insured person’s personal data to any other person or organisation unless DAS are required to by DAS’s legal and regulatory obligations. For example, DAS may use and share the insured person’s data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via DAS’s website.</p> <p>What is DAS’s legal basis for processing your information?</p> <p>It is necessary for DAS to use the insured person’s personal information to perform DAS’s obligations in accordance with any contract that DAS may have with the insured person. It is also in DAS’s legitimate interest to use the insured person’s personal information for the provision of services in relation to any contract that DAS may have with you.</p> <p>How long will your information be held for?</p> <p>DAS will retain the insured person’s personal data for 7 years. DAS will only retain and use their personal data thereafter as necessary to comply with DAS’s legal obligations, resolve disputes, and enforce DAS’s agreements. If you wish to request that DAS no longer use the insured person’s personal data, please contact DAS at dataprotection@das.co.uk</p> <p>What are your rights?</p> <p>The insured person has the following rights in relation to the handling of their personal data:</p> <ul style="list-style-type: none"> • the right to access personal data held about them; • the right to have inaccuracies corrected for personal data held about them the right to have personal data held about them erased; • the right to object to direct marketing being conducted based upon personal data held about them; • the right to restrict the processing for personal data held about them, including automated decision-making the right to data portability for personal data held about them. 	<p>updated information</p>

Section of policy	Statement of change in terms	Impact
<p>Section 7 – Data protection (continued) Page 50</p>	<p>Any requests, questions or objections should be made in writing to the Data Protection Officer: Data Protection Officer DAS Legal Expenses Insurance Company Limited DAS House, Quay Side Temple Back, Bristol BS1 6NH Or via email: dataprotection@das.co.uk</p> <p>How to make a complaint</p> <p>If the insured person is unhappy with the way in which their personal data has been processed, the insured person may in the first instance contact the Data Protection Officer using the contact details above.</p> <p>If the insured person remains dissatisfied then they have the right to apply directly to the Information Commissioner’s Office for a decision. The Information Commissioner can be contacted at: Information Commissioner’s Office Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF www.ico.org.uk</p>	

If you have any queries regarding the changes to Section 7 - Legal Protection please contact DAS on **0800 1388 114**.

For all other queries contact your intermediary or the church department on **01274 700 700**. Offices open 9.00am - 5.00pm Monday to Friday.

Congregational is a trading name of Integra Insurance Solutions Ltd.
Registered Office: Currer House, Currer Street, Bradford BD1 5BA. Registered in England and Wales Registered Number 06760260.

Authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 495111