



PRIVACY POLICY

MGM Health Ltd is committed to safeguarding your privacy and protecting your personal data. This Privacy Policy sets out details of the information we may collect from you and how we may use that information. This Privacy Policy should be read alongside our Terms of Business.

Unless stated otherwise in this document “we” refers to MGM Health Ltd.

Who we are

MGM Health Ltd is an appointed representative of Premier Choice Healthcare Ltd. (PCH), a company authorised and regulated by the Financial Conduct Authority and its Financial Services Register number is: **312878**.

PCH is an independent healthcare specialist intermediary and network, authorised by the Financial Conduct Authority (FCA). Their Head Office is based in Towcester Northants. Premier Choice Group is a trading name of Premier Choice Healthcare Ltd.

How we work

MGM Health Ltd provides services to clients in the following ways:

1. MGM Health Ltd provides advisory services to its clients. In these circumstances MGM Health Ltd is a data controller of any personal data which we collect from or about our clients in connection with the provision of our services.
2. PCH is a network, which means that it provides administration support and compliance services to businesses which operate under its network service agreement.

MGM Health Ltd operates as an appointed representative of PCH under an appointed representative contract for services, trading under their own business name. MGM Health Ltd is authorised by the FCA under PCH. We are data controllers in relation to the work we carry out for our clients. In our contractual relationship with PCH we are data processors as PCH has control of how our business is processed through their network.

Where other companies and/or third parties provide support services to MGM Health Ltd and to PCH such as I.T. development and maintenance there may be occasions where data is accessible to such parties. MGM Health Ltd and PCH have the appropriate safeguards and agreements in place with each service provider to ensure data is protected and meets General Data Protection Regulation requirements.

Lawful basis for processing

MGM Health Ltd has identified the following lawful bases for processing personal data, which allow us to process personal and sensitive data in order to advise on and arrange an insurance contract on your behalf.

Legitimate Interest means the interest of our business, in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

MGM Health Ltd considers Legitimate Interest as a lawful basis for processing your data in order to provide the service you have requested from us.

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Under this lawful basis MGM Health Ltd is acting as an independent intermediary on your behalf in order to advise on and arrange a contract of insurance for you with the recommended insurer.

Comply with a legal or regulatory obligation means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

Under this lawful basis MGM Health Ltd will process your data in line with the requirements of the Financial Conduct Authority and the ICO.

These lawful bases do not cover us in respect of providing advice and assistance on claims matters.

What information do we collect and how do we collect it?

We only collect the information that is necessary to carry out our business of providing the particular service you have requested and to keep you informed.

We collect and hold the following types of data for the reasons set out below. This information could be gathered by telephone, email, post, from website enquiries or in person.

Type of Data	Purpose/Activity	Lawful basis for processing including basis of legitimate interest
Identity Contact details	To register you as a new client	To be able to provide our services of arranging a contract of insurance.
Health details Financial details	To establish your demands and needs and facilitate a market review	To be able to provide our services of giving advice on and arranging a contract of insurance that meets your demands and needs.
Identity Contact details	To keep you informed of changes to your insurance contract and to facilitate renewal of that contract	Necessary to comply with regulatory requirements. Necessary for our legitimate interests to keep our records updated.
Identity Contact details Marketing Technical	Where you have asked us to obtain quotations from insurers for your consideration. Where you have completed a form on our website, requesting that we contact you regarding your enquiry. We use data analytics to improve our website and monitor usage.	Performance of a contract where you have requested our advice/services before entering into an insurance contract. Necessary for our legitimate interest to grow our business through offering our services through our web site.
Identity Contact details	In order to manage our relationship with you and continue to provide advice on your	To allow us to continue to review the performance of the contract we have arranged for you on an annual basis.

Insurance contract details	insurance needs and assist you with queries during the insurance contract term	
Marketing and Communications Identity Contact details Profile	Notifying you about changes to our terms or privacy policy. Asking you to respond to a client satisfaction survey. To make suggestions and recommendations to you about other services of a similar nature that may be of interest to you.	Necessary to comply with a legal obligation. Necessary under our legitimate interest of maintaining our quality of service to you. Necessary under our legitimate interests to grow our business.

In the event of us assisting you with a claim we will request your explicit consent to share sensitive medical information pertaining to the claim with your insurer. Once the claim has been settled we will remove any sensitive information in relation to the claim from our records.

Disclosure of your information

We will share your information with insurance companies to fulfil the provision of our services and to effect an insurance contract between you and the recommended insurer.

We may also share your information with other members of the PCH network, or externally to their Independent Financial Advisor partner if you request a referral for other services that are outside of our FCA authorisation. We would only do this with your agreement and if a need has been identified.

Your data will not be disclosed to any other third party than those already mentioned without your explicit consent.

If a complaint is made by you, we and PCH may share your information with the Financial Ombudsman Service, the FCA or to our legal representative in order to resolve your query.

How we use your information

We use your information to:

- provide a service you have requested
- process your application under the provision of our services
- provide you with information on products and services that you request from us
- deal with any queries or complaints you make
- as management information for our business
- to keep you updated on other services that you might be interested in.

How we store your Personal Data

We will keep copies of all items connected in the provision of a service you have requested to enable us to deal with any queries or complaints you make and to deal with any legal issues, such as financial checks, and anti-money laundering checks. Items will include application forms, notes of meeting, completed personal questionnaires, postal correspondence and email exchanges. We also hold copies of certificates of insurance for reference purposes when arranging your policy.

The security of your personal data is of paramount importance to us and we employ robust I.T. systems and security measures to ensure that it is protected from unauthorised access and disclosure.

International Transfers of Data

Where data is transferred outside of the EEA using cloud storage solutions we ensure that a similar degree of protection is afforded to it by confirming at least one of the following safeguards is in place.

- Personal data will only be transferred to countries that have been deemed to provide an adequate level of protection for personal data by the European Commission.
- Personal data will only be transferred to countries where specific contracts approved by the European Commission give personal data the same protection it has in Europe.
- Where providers are based in the US, data will only be transferred to them if they are part of the Privacy Shield which requires them to provide similar protection to personal data shared between the EU and the US.

PCH records are securely backed-up both locally using secure servers and in different locations in the UK. PCH uses cloud-based solutions for data storage where data centres are based in the UK and EU.

How long we will keep your information for?

We will not keep your information for any longer than is necessary in the provision of our services.

If you are no longer a client, we will remove your personal details immediately and archive any sensitive personal information for a period to comply with our legal obligations of retaining client records. After 8 years we will take all reasonable steps to securely delete any of your personal data which is no longer required.

Your rights

You can at any time:

Request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully holding it.

Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to hold it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

Request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

Request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

Withdraw consent at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

Marketing

We will send you information about products and services of ours which may be of interest to you on the basis of our legitimate interest to grow our business. If you would prefer not to receiving marketing communications you can opt out by sending an email to geetha.muralee@mgmhealth.com, compliance@pch.uk.com or by calling PCH on 01327353911.

Changes to this Privacy Policy

We reserve the right to amend the Policy at any time. Any significant changes made will be notified to you in writing, but we would advise you to check our website regularly to ensure you are familiar with the most up to date version.

How to contact us

If you have any queries regarding this Policy or you would like to exercise any of your rights set out above, please contact us at:

Email: geetha.muralee@mgmhealth.com or compliance@pch.uk.com

Or in writing to

MGM Health Ltd, 613 Uxbridge Road, Pinner, Middlesex, HA5 4SN

Or

Compliance Department, Premier Choice Healthcare Ltd, 17 White Horse Yard, Towcester, Northants NN12 6BU