
ACISCARGO.COM
WEBSITE USAGE TERMS & CONDITIONS
AND PRIVACY POLICY



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The term 'ACIS Cargo Underwriting Agency Limited' or 'ACIS Cargo' or 'us' or 'we' refers to the owner of the website whose registered office is 8 Northumberland Gardens, Bickley, Kent BR1 2 XD United Kingdom. Our company registration number is 04778918 and place of registration is England & Wales. The term 'you' refers to the user or viewer of our website.

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PRIVACY POLICY

GENERAL INFORMATION

Welcome to our Privacy Policy page. Your privacy is extremely important to us and we want you to know exactly what kind of information we collect about you and how we use it. Please take the time to read our policy and understand that by using our website or contacting us by telephone/ email, you agree to its terms.

WHAT INFORMATION DO WE COLLECT, WHEN AND WHY?

We only collect information that we know we will genuinely use. As we arrange insurance for commercial (rather than private) customers, such information would relate to the commercial operations of a firm and would not include personal data of individuals beyond the scope of work contact details. We may collect all information you choose to submit to us. You can do that in different ways. For example, by subscribing to our website, by sending us emails / letters or by calling us. Sometimes, we may obtain your details from your authorised insurance broker/ agent. In such instances, we understand that your insurance broker/ agent has authority from you to share information with us.

We are an underwriting agency, underwriting insurance policies on behalf of insurers. In order for us to do so, we must obtain certain information from you in order that we can appropriately assess your risk and set the insurance terms of any policy. We keep this information because it constitutes "material information". That means, it is considered very important by us and it is information that we have relied upon when underwriting your risk, thus will form part of any insurance contract. If we are unsuccessful in obtaining your business one year, we may keep your details on file so that we can contact you again in the future to see if we can assist you. If you have placed insurance with us, we would normally store your information for a period of at least six years, which is the statutory requirement in the United Kingdom where we operate. Further, we keep details of any claims you have suffered for a similar period of time after conclusion/ settlement.

RIGHT TO ACCESS, CORRECT AND DELETE DATA AND TO OBJECT TO DATA PROCESSING

As our customers are commercial customers, that is companies purchasing insurance rather than individuals buying personal insurance policies, generally we do not hold personal data. The data we hold would relate to companies and would naturally include contact details of certain personnel within those organisations who hold the authority to arrange insurance for that firm. Our customers have the right to access, correct and delete data relating to them, and to object to the processing of such data, by sending a written request at any time. We make every effort to put in place suitable precautions to safeguard the security and privacy of data we hold, and to prevent it from being altered, corrupted, destroyed or accessed by unauthorized third parties. However, we do not control each and every risk

related to the use of the Internet, and therefore warn website users of the potential risks involved in the functioning and use of the Internet. Our website may include links to other web sites or other internet sources. As the ACIS Cargo cannot control these websites and external sources, it cannot be held responsible for the provision or display of these web sites and external sources, and may not be held liable for the content, advertising, products, services or any other material available on or from these web sites or external sources. Further, please note that we rely upon third party IT firms provide us with IT support, for example data back up, data processing software etc. We cannot be held responsible for the service provision of such IT professionals who operate separately from us.

SHARING YOUR INFORMATION

As a regulated firm subject to audit, we may have to share your information with the Financial Conduct Authority upon request. We underwrite on behalf of certain insurers and they too (or their appointed auditors) may ask us to share your information with them. Our bank and accountants may also ask for details of any financial transactions we process/ receive. The purpose of sharing the information we hold is purely for compliance / regulatory reasons. Alternatively, we may share your contact details with loss adjusters/ surveyors/ lawyers in the event of a claim. We wouldn't share your information with firms outside of our group of companies for any other reason.

ABOUT US

ACIS Cargo Underwriting Agency Ltd is a private limited company registered in England No. 04778918.

We are the "data controller" of the information you provide us with. This is a legal phrase used to describe the person or entity that controls the way information is used and processed.

We are registered under the Data Protection Act 1998 with the Information Commissioner's Office in the UK. Our registration number is Z8245935.

We also comply with the General Data Protection Regulation (GDPR) which will apply from 25th May, 2018.