

Actuaries for Lawyers Privacy Policy – Pension reports

At Actuaries for Lawyers we are committed to protecting and respecting your privacy.

This Policy explains when and why we collect personal information about people who use our services, how we use it, the conditions under which we may disclose it to others and how we keep it secure.

Any questions regarding this Policy and our privacy practices should be sent in writing to: Data Protection, Actuaries for Lawyers, 24 Victoria Street, Wetherby LS22 6RE.

Who are we

Actuaries for Lawyers is a specialist firm of actuaries and consultants assisting both the legal profession and members of the public in areas relating to the pensions aspects of legal settlements, including splitting pensions on divorce and loss of pension rights due to personal injury or unfair dismissal. Our address is Actuaries for Lawyers, 24 Victoria Street, Wetherby LS22 6RE.

The lawful basis for processing your information

Our lawful basis for processing your data in connection with your pensions report is the “contract” basis. Processing of your personal data is necessary for the contract we have with you to prepare a pensions report in line with your instructions.

How is your information used?

We may use your information to:

- obtain information relating to your pension rights from your pension providers, but only to the extent that this is required to complete a pension report which we have been instructed to prepare;
- process annuity quotations including, where relevant, enhanced annuity quotations due to lifestyle or medical disclosures to assist with the preparation of your report;
- carry out our obligations arising from any contracts entered into between you and us;

Who has access to your information?

We will not sell or rent your information to third parties.

We will not share your information with third parties for marketing purposes.

We may transfer your personal information to a third party where it is considered necessary to obtain an annuity quotation to assist in the preparation of your report, or if we are under a duty to disclose or share your personal data in order to comply with any legal obligation. We will also use your personal information in order to provide verification of our authority to your pension providers where applicable, and to obtain information from them on your behalf when required.

Once the report has been prepared we will not retain your data for any time longer than is necessary to meet our professional and insurance requirements.

Security precautions in place to protect the loss or misuse of your information

When you give us personal information we take steps to ensure that it is treated securely. Any sensitive information that we send via email is encrypted.

Non-sensitive details are transmitted normally over the Internet and this can never be guaranteed to be 100% secure. As a result, whilst we strive to protect your personal information, we cannot guarantee the security of any information you transmit to us and you do so at your own risk. Once we receive your information we make our best effort to ensure its security on our systems. Where we have given a password which enables you to access your final report, you are responsible for keeping this password confidential.

Your information rights

You have the right to:

- obtain a copy of any personal information we hold about you;
- correct any information we hold about you that is incorrect or out of date;
- ensure we dispose of any personal information we hold about you (once all legal and regulatory record keeping requirements have expired);
- restrict the processing of your personal information;
- object to us processing your personal information;
- erase your personal information, where we no longer have a lawful basis or valid operational reason for holding it;
- request we send all or some of the personal information we hold about you to another organisation.

If you wish to exercise any of your information rights please contact us with your request at: dataprotection@actuariesforlawyers.com, or in writing at Data Protection, 24 Victoria Street, Wetherby, LS22 6RE

If you're unhappy with how we have used your personal information

You have the right to make a complaint to a Supervisory Authority about how we process your personal information. In the United Kingdom the Supervisory Authority is the Information Commissioner's Office: <https://ico.org.uk/global/contact-us/>

Review of this Policy

We keep this Policy under regular review. This Policy was last updated in January 2024.