

PRIVACY NOTICE

How Regency F.I.C Ltd uses and protects personal information

At a glance

Regency F.I.C Ltd is an insurance broker and is the controller of the personal information described in this notice. Andrew Dartford is our Data Protection Champion.

We use personal information to advise on, arrange, administer and renew insurance, support claims, prevent fraud, meet legal and regulatory duties, and operate our business.

You have rights over your information. You can also make a data protection complaint to us and, if you remain dissatisfied, complain to the Information Commissions Office (ICO).

Last updated: August 2026

Status: Operational

1. Who we are and how to contact us

Regency F.I.C Ltd (company registration number 03855526) has its registered office at 317 Stanstead Road, Forest Hill, London SE23 1JB. In this notice, “we”, “us” and “our” mean Regency F.I.C Ltd.

Our Data Protection Champion is Andrew Dartford. For data protection enquiries, requests or complaints, contact:

- Email: andrew.dartford@regency4insurance.co.uk
- Telephone: 020 8690 8667
- Post: Regency F.I.C Ltd, 317 Stanstead Road, Forest Hill, London SE23 1JB
- Website: www.regency4insurance.co.uk

Please do not send sensitive personal information by ordinary email unless we have agreed a secure method with you.

2. Who this notice applies to

This notice applies to individuals whose personal information we handle, including current, former and prospective customers; policyholders; insured persons; claimants; witnesses; beneficiaries; website visitors; business contacts; and people connected with a policy, claim or organisation that we advise.

If you give us information about another person - for example a named driver, employee, director, family member or travel companion - you should make sure you are entitled to provide it and, where appropriate, show them this notice. If you provide information about a child, you confirm that you are authorised to do so as their parent, guardian or other responsible person.

3. Personal information we collect

Depending on the product, service or relationship, we may collect:

- identity and contact details, including name, address, date of birth, telephone number and email address;
- information needed to assess and arrange insurance, such as vehicle, property, travel, occupation, business activity, risk and security details;
- policy, quotation, renewal, claims and complaints information, including information about other insured persons;
- financial and transaction information, including bank details, payment details, premium finance information and credit history;
- communications and service records, including correspondence and telephone recordings;
- online and technical information, such as IP address, device/browser information, cookie identifiers and website activity;
- special category information and criminal offence information where relevant to insurance or a claim, as explained in section 7.

We aim to collect only information that is relevant and proportionate for the purpose concerned.

4. Where we obtain personal information

We may obtain personal information:

- directly from you, including in person, by telephone, through a website or by correspondence;
- from another person connected with the policy, risk or claim, such as a policyholder, employer, representative, claimant or witness;
- from insurers, intermediaries, claims handlers, loss adjusters, premium finance providers and other insurance-market participants;
- from credit reference, fraud prevention and insurance-industry databases and registers;
- from public authorities, regulators, law-enforcement bodies, courts and publicly available sources; and
- from service providers that support our systems, administration, finance, audit or communications.

5. Why we use personal information and our lawful bases

We must have a lawful basis under UK data protection law for each use of personal information. More than one basis may apply, depending on the circumstances.

Purpose	Typical lawful basis
Provide quotations; advise on and arrange insurance; make policy changes; administer accounts and renewals	Taking steps at your request before a contract, and performance of our contract with you. Legitimate interests may apply where the relevant contract is with another person or organisation.
Administer or support claims and policy benefits	Contract; legitimate interests in supporting the proper handling of policies and claims; and legal obligation where applicable.
Verify identity, complete regulatory checks, keep required records and comply with legal or regulatory duties	Legal obligation. In limited cases, recognised legitimate interests or standard legitimate interests may also apply.
Prevent, detect and investigate fraud, financial crime and misuse; check industry registers and credit history	Legal obligation, recognised legitimate interests where the statutory conditions apply, and/or legitimate interests in protecting customers, insurers and our business.
Manage payments, premium finance, debts, accounting and audit	Contract; legal obligation; and legitimate interests in sound financial administration and recovering sums due.
Record telephone calls; protect people, systems and information; improve service and train staff	Legitimate interests in security, evidence, quality assurance, training and business management, balanced against your rights. Legal obligation may apply in some cases.
Analyse and improve our services, systems and website	Legitimate interests in operating and improving our business. Consent applies where required for non-essential cookies or similar technologies.
Send marketing about relevant products and services	Consent where required by the Privacy and Electronic Communications Regulations 2003 (PECR); otherwise legitimate interests, including where the 'soft opt-in' applies. You may object or opt out at any time.
Establish, exercise or defend legal claims; respond to authorities; manage a sale or reorganisation of the business	Legal obligation and/or legitimate interests in protecting legal rights, cooperating with authorities and managing business transactions.

6. If you do not provide information

Some information is needed to obtain a quotation, arrange or administer insurance, deal with a claim, make a payment, or meet legal and regulatory duties. If you do not provide it, we or an insurer may be unable to offer cover, administer a policy, process a claim or provide the requested service. We will explain where providing information is optional.

7. Special category and criminal offence information

Insurance and claims may require information that receives additional legal protection. Special category information may include health information and information revealing racial or ethnic origin, religious or philosophical beliefs, trade union membership, genetic or biometric information used for identification, sex life or sexual orientation. Criminal offence information includes allegations, proceedings, convictions and related security measures.

We will use this information only where it is necessary and lawful. In addition to an Article 6 lawful basis, we will identify an applicable condition under Articles 9 or 10 of the UK GDPR and the Data Protection Act 2018. This may include the substantial-public-interest insurance condition in Schedule 1 to the Data Protection Act 2018 for advising on, arranging, underwriting or administering insurance, administering claims, or exercising rights and complying with obligations connected with insurance. Other conditions - such as explicit consent, legal claims or protection of vital interests - may apply in appropriate cases.

Where the law requires it, we maintain an appropriate policy document setting out safeguards and retention arrangements for this information.

8. Who we share personal information with

We share information only where there is a lawful reason and only to the extent reasonably necessary. Recipients may include:

- insurers, reinsurers, brokers, intermediaries and insurance-market bodies;
- claims handlers, loss adjusters, surveyors, medical or legal experts, repairers, recovery services and other parties involved in a policy or claim;
- premium finance providers, payment providers, banks, accountants, auditors, debt recovery providers and credit reference agencies;
- fraud prevention agencies and operators of insurance-industry databases and registers;

- IT, hosting, communications, document-management and other professional or administrative service providers acting under contract;
- regulators, ombudsman services, courts, law-enforcement bodies, tax authorities and other bodies where disclosure is required or permitted by law;
- other companies or brands within our group, where applicable and where there is a lawful reason; and
- prospective buyers, sellers or advisers in connection with a genuine business sale, acquisition or reorganisation, subject to appropriate safeguards.

Some recipients, particularly insurers and other insurance-market participants, will act as separate controllers and will provide their own privacy information where required. Service providers acting as our processors may use information only on our documented instructions, subject to contract and confidentiality obligations.

9. International transfers

Some recipients or service providers may process personal information outside the UK or permit access to it from outside the UK. A transfer to a separate organisation outside the UK that is subject to the UK GDPR transfer rules will take place only where a lawful transfer mechanism is available.

Depending on the destination and recipient, this may be UK adequacy regulations, appropriate safeguards such as the UK International Data Transfer Agreement or the UK Addendum to the EU Standard Contractual Clauses (together with any required data protection test/transfer risk assessment and supplementary measures), or a specific legal exception. You may contact us for further information about the mechanism relevant to your information, subject to legitimate confidentiality restrictions.

10. Automated decision-making and profiling

Insurers, fraud prevention agencies, credit reference agencies or other insurance-market participants may use automated processes or profiling to assess risk, calculate premiums, detect fraud, check creditworthiness or decide whether and on what terms to offer a product. They are responsible for explaining their own processing where they act as controllers.

If we make a decision based solely on automated processing that produces legal or similarly significant effects, we will tell you where required and explain the safeguards and rights that apply, including any right to obtain human intervention, express your view and challenge the decision. The source notice does not confirm that Regency F.I.C Ltd itself currently makes such decisions.

11. How long we keep personal information

We keep personal information only for as long as reasonably necessary for the purposes described in this notice. The period depends on factors including:

- the duration of quotations, policies, claims and our relationship with you;
- legal, tax, accounting, regulatory and insurance-market record-keeping requirements;
- applicable limitation periods and the need to establish, exercise or defend legal claims;
- fraud prevention, complaint handling, audit and evidential needs;
- the sensitivity and volume of the information and the risks associated with keeping it; and
- whether information can be securely deleted or irreversibly anonymised.

Call recordings are normally kept for a shorter operational period unless needed for an incident, complaint, investigation, claim or legal obligation. We securely delete or anonymise information when it is no longer required.

12. How we protect personal information

We use proportionate technical and organisational measures designed to protect personal information against accidental or unlawful destruction, loss, alteration, unauthorised disclosure or access. Measures may include access controls, staff confidentiality and training, secure storage and transmission, supplier due diligence, contractual controls, backups, monitoring and incident-management procedures. No method of transmission or storage is completely secure, but we regularly review our controls in light of risk.

13. Website, cookies and similar technologies

When you use our website, we may collect IP address, browser/device information, online identifiers and information about how the website is used. Essential cookies and similar technologies may be used where necessary to provide or secure the service. Non-essential technologies - for example analytics, personalisation or advertising cookies - will be used only where the consent rules in PECR and data protection law are satisfied.

Where consent is required, our cookie controls should allow you to make a genuine choice and to change or withdraw your consent as easily as you gave it. Rejecting non-essential cookies should not prevent access to core website functions. The website cookie notice or preference centre should identify the technologies actually in use, their purposes, providers and durations.

14. Telephone recording

We record telephone calls and provide appropriate information about this. Our purposes may include security, maintaining evidence of instructions and transactions, quality assurance, training, fraud prevention and regulatory compliance. Recordings are protected, access is restricted to authorised persons and recordings are disclosed only where there is a lawful reason. They are retained only for the applicable period or longer where needed for an incident, complaint, investigation, claim or legal obligation. Where card payments are taken, payment data must be handled in accordance with applicable payment-security requirements, including PCI DSS, and sensitive authentication data must not be retained after authorisation.

15. Marketing and your right to object

We may contact you about insurance products, services or information that we reasonably think may be relevant to you. We will comply with data protection law and PECR, including the rules for marketing by email, text and telephone. Where consent is required, we will ask for it. In appropriate circumstances, we may rely on legitimate interests and the existing-customer 'soft opt-in' for similar products and services, provided the legal conditions are met.

Your right to object to direct marketing

You have an absolute right to object to our use of your personal information for direct marketing. You can opt out at any time using the unsubscribe method in a communication or by contacting us. We will not charge you for opting out. This does not stop service, policy, claims, legal or regulatory communications.

16. Your data protection rights

Depending on the circumstances and subject to legal limits and exemptions, you may have the right to:

- be informed about how your personal information is used;
- request access to your personal information and receive a copy;
- ask us to correct inaccurate or incomplete information;
- ask us to erase information in certain circumstances;
- ask us to restrict how information is used in certain circumstances;
- object to processing based on legitimate interests and object at any time to direct marketing;
- receive certain information in a structured, commonly used and machine-readable format and ask for it to be transferred to another controller;
- withdraw consent at any time where consent is the basis for processing, without affecting earlier lawful processing; and
- rights relating to solely automated decisions that have legal or similarly significant effects.

To exercise a right, contact us using section 1. We may need information to verify your identity and clarify the request. We normally respond within one month, although the law permits an extension in certain circumstances. Rights are not absolute; if we cannot comply in full, we will explain why unless the law prevents us from doing so.

17. Data protection complaints and the ICO

You can make a data protection complaint directly to us using the contact details in section 1. We will provide an accessible means to complain, acknowledge receipt within 30 days, investigate appropriately without undue delay, keep you informed where appropriate, and communicate the outcome without undue delay.

We hope to resolve your concerns, but you also have the right to complain to the Information Commissioner's Office. You can contact the ICO at:

- Website: ico.org.uk/make-a-complaint/data-protection-complaints/
- Telephone: 0303 123 1113
- Post: Information Commissions Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

18. Changes to this notice

We may update this notice to reflect changes in law, regulatory guidance, our services or the way we use personal information. The current version should be made available through our usual customer and website channels, with the date of the latest update shown clearly. We will take additional steps to tell you about material changes where appropriate.