

Data protection notice from Standard Life Healthcare



Why should you read this notice?

We think it is important for all our customers to be made aware of what information Standard Life Healthcare holds about them and to have the reassurance of knowing that we comply with the Data Protection Act 1998.

If there are any dependants on the plan

Please show this notice to any dependants on the plan who are old enough to understand this information, as it also applies to them. If we do not hear from them we will assume that this indicates their consent to us processing their personal information as explained below. For any dependent child unable to object, a parent may do so on their behalf.

What we use personal information for

Information we receive in connection with the plan will become part of the data held by Standard Life Healthcare in accordance with the Data Protection Act 1998. We will handle this information on a confidential basis and use it to administer the plan, process claims, for underwriting and pricing purposes and to maintain management information for business analysis.

Some of the personal information we receive in connection with this plan will also be held centrally on Standard Life group systems. If you are a customer of other companies in the Standard Life group this will enable us to share changes in your personal information, such as address details, with them for administrative purposes.

Who we may give personal information to

We may disclose personal information to our agents or service providers for the purposes above. This may include your personal information being processed by service providers in a country outside the European Economic Area, which may not have the same standard of data protection laws as the United Kingdom. Where we do so, we will put in place safeguards such as EU-approved contract terms and appropriate technical and organisational security measures to protect your confidentiality.

We may also use your personal information or give it to others, for research, statistical purposes or to improve our services, but we will remove your name and address from this first.

If you have appointed an insurance adviser we will send them copies of correspondence relating to the plan and all renewal documentation. We may disclose information about a claim to them, although no medical information will be provided without your consent.

In the event of a claim we may have to give some information to those involved in your treatment or care but this will be done confidentially. With your consent we may also disclose information to a representative you have chosen. Correspondence about any claim will be addressed to the planholder in respect of individual plans. If a claim is made by a dependant, we will keep any personal information in this correspondence to the minimum we need to process the claim. If a dependant does not wish us to correspond with the planholder in relation to their claim, and if they are aged 18 or over, they should take out a separate plan in their own name.

Group plans

If you belong to a group plan you may want to ask your employer whether an insurance adviser has been appointed, so that you know who may have access to your personal information.

We may disclose information about a claim to the administrator of a group plan, but no medical information will be provided without your consent.

Correspondence about any claim, including when made by a dependant, will be addressed to the insured employee in respect of group plans. In the event of a claim by a dependant, we will restrict the amount of personal information included in correspondence to that which we need to handle the claim.

Our marketing policy

We, and any other part of the Standard Life group, may use your personal information to inform you of other services and products that may be of interest, either through telemarketing or mail, or for general market research. Please write to the Data Protection Co-ordinator at the address below if you would prefer not to receive details of other products.

Standard Life Healthcare
Marshall Point
4 Richmond Gardens
Bournemouth BH1 1JD

Obtaining a copy of the information we hold about you

You may request a copy of the information we hold about you and have any inaccurate information corrected. If you wish to access your personal information please write to the Data Protection Co-ordinator and ask for a "Data Subject Access Form" which should be completed and returned to Standard Life Healthcare along with the fee, currently £10, which is payable to Standard Life Healthcare for accessing this information. When information has been supplied by a medical practitioner, you should be aware that we need their consent before we can supply this to you, or alternatively you can request such information direct from the practitioner.

Disposal of information

We will continue to hold information about the plan and any claim made for six years after it has ended. We will then dispose of your personal information in a responsible way to maintain your confidentiality.



Healthcare
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