



Privacy Policy

Schools Advisory Service (SAS), Absence Insurance Services (AIS) are committed to ensuring your privacy is protected. This Privacy Policy sets out details of the information that we may collect from you and how we may use that information, whether through a website, over the phone, or in any other form of communication.

Please take your time to read this Privacy Policy carefully.

About us

SAS and AIS are trading names of Sovereign Risk Management Limited, a UK company which is on the public register of data controllers, maintained by the Information Commissioner.

We arrange and administer both insurance and non-insurance services, such as fund management and wellbeing services for School Groups and Educational Associations throughout the UK.

Our ICO license number is Z8122086.

What information do we collect?

When arranging and delivering your policies and/or services, we collect personal information that is relevant to enable us to process your insurance claims or service request. This may include:

Individual details	Name, gender, date of birth, job title and current working hours.
Financial information and account details	Bank or building society account information and account log-in information for accessing the insurance policy.
Risk details and claim information	Information about you which we need to collect to assess the risk to be insured and provide a quote, including renewals and other information relevant to claim assessment and settlement.
Policy Information	Information about the quotes you receive and the policy you take out.
Credit and Anti-fraud data	This may include sanction checks, along with other information received from various anti-fraud databases.
Previous and current claims	Information about previous and current claims, which may include data relating to health.
Telephone recordings	Recordings of telephone calls with our representatives excluding any communication about our Medical and Wellbeing services.

Information to detect, investigate or prevent crime, including fraud and money laundering	Insurers commonly collect, hold and share information about their previous dealings with policyholders and claimants with the intention of the detection, investigation and prevention of fraud, money laundering and other criminal activities.
Marketing preference, marketing activities and customer feedback	Marketing preferences, information relating to competition, prize draw or other promotion entry, or responses to voluntary customer satisfaction surveys. To improve our marketing communications, we may collect information about interaction with, and responses to, our marketing communications.
Online activity information	We will receive Personal Information about you when you use SAS or AIS websites; this may include your IP address and other online identifiers or other personal information that you provide to us online.
Medical and Well-being information	Your name, date of birth, contact details and a brief description of your concerns, which may include health information.

How do we use personal information?

We may process personal information for a number of different purposes. We have a legitimate interest to lawfully process data in order to determine the level of service required by the school or to deliver the services to the School Group, as outlined in our Administration Agreement or Terms or Business Agreement with you.

In addition, if we are contacted directly about the wellbeing services, we may ask for certain medical information to be provided directly to us. We have a legitimate interest in processing this data to enable us to provide the service outlined in our agreement with you. In these instances, we will obtain explicit consent and explain at the time of accessing our services, how we will look after the information we are provided.

If we are stopped or restricted from processing personal information, we may not be able to provide the full benefits of the Agreement to you.

How long will we retain personal data?

We will only keep personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this Privacy Policy and in order to comply with our legal and regulatory obligations.

We typically keep personal information for up to 7 years from the end of our relationship with you. In some cases, such as if there is a dispute or legal action, we may be required to keep personal information for longer.

Who do we share personal data with?

In some cases, we may need to share information to carry out the service we have promised. Those third parties include medical and wellbeing providers whom provide the wellbeing services and

Faraday MGA Limited whom provide the insurance policies on behalf of Berkshire Hathaway International Insurance Limited. In these instances, while the information you provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided.

Our Websites

We collect information on websites <https://www.schooladvice.co.uk/> and <https://aisinsurance.uk.com/> to monitor and analyse which parts of the site are accessed and used via cookies. By submitting personal information through this website, you shall be consenting to it being processed in the manner described above.

You can reset your browser to refuse all cookies or to indicate when a cookie is being sent. However, some website features or services may not function properly without cookies.

Your Rights

You have a number of rights in relation to our use of personal information, including the right to:

- Obtain, free of charge, a copy of the information that we hold by your requested means
- Have any inaccuracies or incompleteness in the information rectified
- In certain circumstances, object to us processing any personal information (subject to our legal and regulatory obligations)
- In certain circumstances, restrict the ways in which we process any personal information
- In certain circumstances, have us erase any personal information
- Withdraw consent to process data where consent has been obtained.

(Please note we may not be able to process your insurance if you withdraw consent)

How to contact us

If you have any questions about how we collect, store or use personal information, you may email your query to dpo@uk-sas.co.uk or in writing to the Data Protection Officer, Trigg House, 11 Maisies Way, South Normanton, Derbyshire, DE55 2DS.

Keeping you updated

Please check our website for the most up to date version of this Privacy Policy.