



THE GUARANTEE AND SURETY SPECIALISTS

## **PRIVACY POLICY (Client)**

Mark Kaye & Associates Limited t/ as CHJ Management is committed to protecting your privacy and your Company's Privacy. This Privacy Policy explains how we use the information we collect.

### **Personal Information**

When we receive information from you regarding you and your Company we will use this information to obtain a quotation for Surety Bond Purposes. We collect Data directly from you / Your Company, when you / Your Company complete our Enquiry Form on our website, by phone or by e-mail. The Information will include your Company's Work Contact Information (Name of Business, Type of Works, Registered and Trading Address, Business Telephone Numbers and e-mail addresses) and the Client Company's Financial Information such as Accounts). The Client Company's Work Contact Information (Name of Business, Type of Works, Registered and Trading Address, Business Telephone Numbers and e-mail addresses) and the Client Company's Financial Information such as Accounts). This will also include the Administration of the Bonds up to the Bonds being In Issue. Without this personal data, we – CHJ Management will not be able to communicate with you / your Company or enter into a Contractual Agreement with you / your Company. This applies to Business Contracts. If you provide us with any information on behalf of a third party you / your Company must get the explicit consent of that person / Company before passing the information to us.

If you / your Company are, or have been a Client of ours, then we will continue to process the information you / your Company have provided in accordance with our Terms of Business and in order to service your Surety Bond requirements. To complete any Anti Money Laundering, Verification or any other Processes and to provide Marketing Information on Surety Bonds and Guarantees to you. This requirement will continue for as long as the Terms of Business agreement exists and for some time after as required by law.

We aim to keep all Personal Information accurate and up to date.

We will only pass your personal information and your Company's Personal Information on to a third party / Underwriter / Surety / Insurance Company in order to provide you / your Company with quotations and the Surety Bonds for your Company and to assist in the Administration and Performance of our service to you regarding Surety Bonds.

In order for CHJ Management to conduct business and fulfil our Legal, regulatory and Contractual Obligations, we need to perform legitimate processing of your data. Below is a list of the Organisations which we share Personal data with:

- Underwriters
- Surety

2<sup>nd</sup> Floor, 3 Cobden Court, Wimpole Close, Bromley, Kent, BR2 9JF Tel: 020 8295 2666

E-mail: [info@chj-suretybonds.com](mailto:info@chj-suretybonds.com)

Website: [www.chj-suretybonds.com](http://www.chj-suretybonds.com)

CHJ Management is the trading name for Mark Kaye & Associates Limited  
Registered Office: 34 Napier Road, Bromley, Kent, BR2 9JA Registered No: 3595296  
CHJ Management is authorised and regulated by the Financial Conduct Authority



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- Reinsurers

### **Dealing with other people.**

It is our Policy that we will only speak to you or any of your named Colleagues about your Bond requirements. If you would like us to deal with anyone else, then please confirm in writing to us your Consent and their details to let us know.

### **Security**

All data that you provide us with regarding yourself and your Company is stored on our Secure Servers which are Password Protected and in our Paper Files which are stored in a Locked Room in our Locked Office. Once we have received the data from you / your Company, we use certain procedures and security features to try and prevent any unauthorised access, disclosure or accidental loss and / or damage to the said information.

Mark Kaye & Associates Limited may be required to keep specific records to fulfil statutory or regulatory requirements to meet our operational needs to meet any historical purposes.

We know that sending information on the internet or via email is not secure, however we use reasonable endeavours to protect your personal data and your Company's Personal Data. We may send Personal Information on you and your Company to Countries that may not guarantee the same level of protection for Personal Information, as we are in. We cannot guarantee the security of the data and transmission by these means are at your own risk. We aim to make sure the Third Parties who we transfer the information to look after the information to our Standards.

We will treat Personal Information of yours / your Company securely and in accordance with this Privacy Policy and Laws which apply.

### **Changes to the Privacy Policy**

We will continue to keep this Privacy Policy up to date and can modify this Policy at any time. You / your Company should check on our website regularly for any amendments.

Should you / your Company have any questions in relation to this privacy policy, please contact the office / Data Protection Officer.

### **Marketing**

We would like to keep you and your Company up to date with any news on our products and Services and changes to legislation but if you / your Company do not wish to receive such information then you can email us at [info@chj-suretybonds.com](mailto:info@chj-suretybonds.com)

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### **Cookies**

*We use cookies to identify your computer when you / your Company are on our Website. A cookie is a file sent by the Website to your computer and used by the Website to identify you / your Company. This will help us to improve our site and to deliver a personalised service.*

*You / your Company may configure your Browser to refuse or restrict the use of cookies. If you / your Company do this you may be unable to gain access to certain areas on our website.*

*Please note that anyone advertising on our site may use cookies but we do not have any control over this.*

### **Access to your information**

You / Your Company have a right to access your information that we hold about you / your Company and request that inaccurate personal data be corrected, blocked, restricted, deleted or amended, should any of the information change or when inaccuracies are noted. You / Your Company can object to the processing of any information and withdraw Consent at any time. Please write to us / *Data Protection Officer* at our address and ask for a Subject Access Request Form.

### **Retention Period**

We promise not to keep Personal Information for any longer than is needed for the required purpose and to retain the personal Information for all the time we are obtaining the quotation, awaiting formal confirmation of the required Terms, completion and Execution of the Security and Bond Documents, the Contract and Bond is in force and including the full duration of the Bond period to Expiry and then as required by PI / Law, the Information is to be held for 7 / 15 Years.

Personal Data that is collected and subsequently never used for any Business Purpose will be reviewed and destroyed at Mark Kaye & Associates Limited's discretion.

### **Complaining**

In addition to your rights under our Terms of Business Agreement, you / Your Company have the right to raise a privacy complaint with the Information Commissioner's office (ICO)

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