

# Funeral Planning Experts Privacy Policy

Last updated: May 2018

## Who Are We?

This is the Privacy Policy of [www.funeralplanningexperts.com](http://www.funeralplanningexperts.com) Funeral Planning Experts is a brand name of Data Locator Group Limited ('DLG').

Funeral Planning Experts is a website that provides detailed information and ideas to help you in planning for a funeral and protecting your family in the future.

At Funeral Planning Experts we collect different types of information about our website users to;

1. Provide you with services requested by you
2. To help us monitor and improve the services we offer
3. To sell relevant advertising space on the website
4. With your permission, to communicate with you, using the most appropriate communication channel for you, with other products and services that may interest you.

## Information we collect

At Funeral Planning Experts we only want to collect enough of your personal information to ensure we can provide you with a quote for your preferred funeral plan or details for protecting your family in the future. When you make an enquiry on our site we will ask for; Your Name, Your Address, Your Date of Birth, Your telephone Number/Mobile Number and Your Email address. You will also be asked to answer some questions about the preferences you have so that we can provide you with the most appropriate information.

## Cookies

When you visit our website we drop cookies on your computer. Cookies are small files stored on your computer that help us to;

1. Recognise you
2. Remember your preferences
3. Deliver relevant advertising to you to help us keep this service free to you

Each time you visit our site you will be reminded that we drop cookies on your computer and that you can turn these cookies off by changing the preferences on your computer or mobile device. For more information please see our cookie policy by clicking [here](#).

## What else we will do with my information

When you make an enquiry on our site we will ask for your permission to send marketing emails, make telephone calls to you and send you marketing post. If you provide your mobile number we will also ask for your permission to send SMS texts for marketing purposes.

Marketing messages will only come from DLG and only for relevant services limited to;

1. Wills;
2. Estate Planning and Investments;
3. Life Insurance.
4. Other Financial Services to help you save money or protect your family

We will only send your information to third parties when asked to do so by you.

### Where do you keep my information?

DLG takes the issues of personal data, privacy and security extremely seriously. DLG is registered as a Data Controller with the Information Commissioner's Office, and as such your information will always be safeguarded through our adherence to the Data Protection Act 1998, the Privacy and Electronic Communications Regulations (2003) and other applicable regulations to ensure that the information you provide to us is safe and only used for the purposes stated in the opt-in statement and this Privacy Policy.

Your information will be stored in the UK on our secure servers and unless we pass it to a third party service provider at your request, it will not leave the UK. Our third party suppliers may however store your information outside of the UK or European Economic Area 'EEA', which they should tell you in their own Privacy Policy. We will ensure however that we check the security and storage arrangements of any of our suppliers.

### Processing your information

When we use your data we must have a legal reason to do so. There are three legal bases we rely on which are;

1. **Your consent** – When we send you marketing messages or make calls to you. These marketing messages or calls will only ever come from us but remember you have the right to withdraw your consent at any time and we will tell you how below.
2. **Contractual obligation** – When you ask us to obtain a quote for you we will need to pass your details on to unnamed third parties. Whilst we cannot tell you in advance who they are until we understand your requirements we can tell you that they will only be reputable companies who provide the product or service you have requested, have been vetted by us in terms of their own security standards.
3. **Legitimate interests** – We will use the legitimate interests of our business to ensure your data is accurate relevant, up to date and any marketing information sent by us to you is appropriate. Processing of your data may include;
  - a. Screening your data against both industry standard suppression and hygiene files as well as DLG's own suppression files to help ensure your data is accurate and up to date.
  - b. Profile your data to ensure that we only send relevant offers and advertising to you when we believe the product or service is relevant to you;

We will not process your data or send it outside of the 'EEA' for any other purpose without first obtaining your permission.

### How long do you keep my data?

We do not want to keep your data for longer than is necessary so once we have met our obligation to you to provide you with a quote we would like to stay in contact with you to provide you with

information and offers from related services which we think could be of help to you. You of course can ask us to stop sending you information at any time of your choosing using the methods described below in *Action I can take*.

## Your rights

You have certain rights under Privacy and Data Protection Regulations the most notable of which are;

**The right to withdraw your consent** – We will keep your data only as long as necessary. We will contact you from time to time with new products and services but, if at any time you no longer want to hear from us please just tell us using the unsubscribe link on our emails or by any of the methods listed below. You will then no longer receive any marketing communications from us or any of our partners.

**The right to portability** – It is unlikely that you will need to exercise this right but should you need us to transfer the details we hold on you to another supplier then you may ask us to do so in writing to our Compliance Manager using the details under *Action I can take*;

**The right to erasure** – You can ask us to delete all of your information which we are obliged to do but if we receive a request for products and services again in the future we will not know you have previously asked us not to contact you. We therefore keep archived information to ensure that in the event you inadvertently contact us again either directly or through a third party, we do not begin to send you marketing messages again.

The right to rectification – It is unlikely that you will need to exercise this right but in the event that you identify that we have recorded your details incorrectly then you have the right to contact us to make the necessary corrections.

## Who do you answer to?

The laws on Privacy and Data Protection are currently covered by two principle pieces of legislation;

1. The Data Protection Act 1998
2. The Privacy and Electronic Communications Regulation (2003)
3. On the 25<sup>th</sup> May 2018 The General Data Protection Regulations come into force to provide you with even greater Privacy rights.

We have tried to incorporate all of the regulations encompassed by these three principle pieces of legislation but in the event we get it wrong there are three main courses of action you can take;

## Action I can take;

1. First of all you can withdraw your consent.
  - a. If we send you marketing communication by email you can use the unsubscribe link at the bottom of the message to ask us to remove you from any further communications;
  - b. If we or our supplier calls you can ask them to remove you from their list. Our supplier will then be obligated to tell us and we will remove you from any further communications from DLG and anyone else we may have supplied your data to;
  - c. You can visit our website [www.consumerlifestyles.co.uk](http://www.consumerlifestyles.co.uk) where you can check to see if we have contacted you by phone in the last two weeks and where we have not attempted contact we can try to help you find the company which is calling you. If the caller displayed an International or Withheld number, unfortunately we will be unable to help.

2. You can contact our Compliance Manager who has been designated as our Data Protection Officer 'DPO' and ask for all marketing communications from DLG, its associated companies and suppliers to stop. We will act on your instructions immediately although it may take up to 14 days to ensure that anyone who needs to, act on our instructions has the time to do so. You can contact our 'DPO' as follows;

The Compliance Manager,  
Data Locator Group Limited,  
Sunningdale,  
The Belfry Business Park,  
13 Colonial Way,  
Watford,  
Hertfordshire,  
WD24 4WH.

Telephone: 01923 281700 – Mon – Fri 9-5:30 or 08000526871 out of hours  
answerphone

Email: [Consumerdataprotection@dlg.co.uk](mailto:Consumerdataprotection@dlg.co.uk)

3. You can request what information we hold about you, why we hold it and who we have disclosed it to. The Data Protection Act 1998 (DPA) gives individuals the right to require us to do this.

A Subject Access Request or SAR is simply a written request made by or on behalf of an individual for information which he or she is entitled to ask for under section 7 of the DPA. The request does not need to be in any particular format or include the words "subject access" or make reference to the DPA. Some may make reference to other legislation such as the Freedom of Information Act or no legislation whatsoever.

A letter, email or fax constitutes a written request. A request made via social media is also a valid request however we will ask for a different delivery method for the response as social media would not satisfy information security consideration and make it inappropriate to deliver the information this way.

There is a maximum fee of £10.00 for dealing with these requests. Whether to waive the fee for under certain circumstances will be decided by the Compliance Manager &/or a board member. The charge is not subject to VAT.

Requests made on behalf of others can be valid however we would need to satisfy ourselves that the third party is entitled to act on behalf of the individual. It is the third parties responsibility to provide evidence of this entitlement. This might be written authority or a more general power of attorney. If we believe that the individual may not fully understand what information would be disclosed to a third party who has made a SAR on their behalf the company may chose to send the response directly to the subject.

When receiving a request for a child the company must decide whether the child is mature enough to understand their rights. If so the response should be sent directly to the minor.

individuals are entitled to

- Know whether any personal data is being processed
- A description of the personal data, the reason it is being processed, and whether it will be given to any other organizations or people;
- A copy of the personal data
- Details of the source of the data (where this is available).

We endeavour to respond to a SAR promptly and in any event within 40 calendar days from receipt of the request where all necessary information has been received such as authority and fee where applicable.

If any information is needed, the individual making the request must be informed as soon as reasonably possible and whilst we do not need to respond to the SAR whilst waiting for this information the SAR cannot simply be ignored or this reason used to extend the 40 days.

4. If we still cannot handle your query or complaint to your satisfaction you have the right to make a complaint to our Regulator;

The Direct Marketing Association  
 DMA House  
 70 Margaret Street  
 Fitzrovia  
 London  
 W1W 8SS  
 Tel: 020 7291 3301

OR

You can contact the Information Commissioners Office. The Information Commissioner has overall responsibility for Data Protection and Privacy in the United Kingdom;

Information Commissioner's Office  
 Wycliffe House  
 Water Lane  
 Wilmslow  
 Cheshire  
 SK9 5AF  
 Tel: 0303 123 1113