

Privacy Notice: Communications, Commercial Education and Events

Effective date: 07 March 2025

1 Introduction

This notice describes how Lloyd's, as a data controller, collects, uses, shares and retains the personal information you provide and informs you about your choices regarding use, access and correction of your personal information.

Lloyd's is committed to ensuring that any personal data it receives is protected and handled in accordance with applicable data protection laws.

For the purposes of this Privacy Notice, references to "we", "us" or "our" shall refer to Lloyd's.

2 Who we are

The Society of Lloyd's (**Lloyd's**) is incorporated by Lloyd's Acts 1871 to 1982 whose principal place of business is at One Lime Street, EC3M 7HA.

3 What personal information we process about you

"Personal data" means any information relating to you. Lloyd's may collect, process and use the following categories and types of personal data about you:

- **Communications (including Media Enquiries) data**, such as your name, correspondence address, email address, contact number, employer name, job title, country of residence and record of past communication data with you and your communication preferences.
- **General Enquiries data**, such as name and contact details together with any additional personal details required to assist you with your enquiries.
- **Event data**, such as your name, job title, business email and on occasions, dietary requirements and occasionally, your personal details may be made available to other attendees within a guest list or similar. We may also take photographs and record videos of events.
- **Mentoring programs data**, inclusive and in addition to the above (and depending on the scheme you wish to participate in) and with your consent we may also process the following special category personal data;
 - Sexual orientation and/or gender identity
 - Racial and Ethnic origin
 - Disability and/or accessibility.

4 Why we collect your personal information and the lawful basis for processing

The lawful bases which allow us to process your data are:

- **Business Communications:** We will contact you with business communications. The lawful basis for this process is legal obligation.
- **Regulatory information:** Lloyd's will provide you with information regarding the regulation of the market, including updates. The lawful basis for this process is legal obligation.
- **Marketing information:** We may occasionally provide you with information regarding products; services; and/or research and insight provided by Lloyd's. The lawful basis which allows us to process your data is legitimate interest.
- **Briefings and Training:** Information regarding training courses will be sent to you periodically. The lawful basis which allows us to process your data is legitimate interest.
- **General Enquiries:** Your personal details will be processed to allow Lloyd's to respond to your enquiry and for information on our communication history should you wish to contact us again. It's in Lloyd's legitimate interest to process your personal information to provide you with relevant information or advice.
- **Lloyd's run events:** It is in the legitimate interests of Lloyd's to carry out commercial and educational events, training sessions, seminars, and conferences to members of the Lloyd's market and other individuals. These events are based on content relevant to the market and insurance industry.
- **Photography and video recordings:** If at the event we plan to take photos of you individually or you in small groups, we will ask for your consent. We will notify you at the event about the photography and video recording taking place. Also, for promotional purposes we may publish these recordings on our Lloyds.com website and related social media sites. If you for any reason do not wish to be included in any footage, please inform us at the time and we will try to exclude an image or recording of you if possible.
- **Lloyd's run mentoring and development schemes:** participation in any of our mentoring and development schemes are entirely voluntary and the processing of your personal data is with your consent. The purpose for processing your special category data is to match you up with an appropriate mentor / mentee depending on your personal preferences and requirements. It is also so that we can accommodate any accessibility requirements you may have.
- **Do not send:** We will maintain a list of individuals who have unsubscribed from Lloyd's mailings. The lawful basis is legal obligation.

5 Who we are sharing your data with

For general enquiries, your data will only be shared internally (includes other Lloyd's offices and Lloyd's subsidiary offices).

For our general business administration, efficiency and accuracy purposes your personal information might be shared among Lloyd's offices (including overseas subsidiaries) connected with the event, and for event management purposes.

To help manage our events, we may share your personal information with third party service providers

such as IT software suppliers, event organisers and others who are co-hosting or sponsoring the event. We require all our service providers to respect the confidentiality and security of personal data. We may be under legal or regulatory obligations to share your personal data with courts, regulators and law enforcement bodies.

To help administer our mentoring and development programmes, in addition to the above, we may also share your personal data with third party suppliers who manage the programme, in order to facilitate your involvement in the programme and subsequent events and communications.

6 How long we keep your data

We will retain your personal information for as long as is reasonably necessary to fulfil the relevant purposes set out in this Privacy Notice. The retention period will primarily be determined by relevant legal and regulatory obligations and/or duration of our business relationship with you, your employer or another associated party. We maintain and update regularly, our Data Retention Policy which sets out a detailed retention schedule. We will securely delete or erase your personal information if there is no valid business reason for retaining your data. In exceptional circumstances, we may retain your personal information for longer periods of time if we reasonably believe there is a prospect of litigation, in the event of any complaints or there is another valid business reason the data will be needed in the future.

7 International transfers

From time to time, we may need to share your personal information with members of Lloyd's subsidiaries based outside of the European Union. We may also allow our service providers, who may be located outside the EU, access to your personal information and we may also make other disclosures of your personal information overseas, for example if we receive a legal or regulatory request from a foreign law enforcement body.

We will always take steps to ensure that any international transfer of information is carefully managed to protect your rights and interests:

- We will only transfer your personal information to countries which are recognised as providing an adequate level of legal protection or where we can be satisfied that alternative arrangements are in place to protect your privacy rights;
- Transfers within the Lloyd's overseas offices will be covered by standard contractual clauses, adopted by the European Commission which gives specific contractual protections designed to ensure that your personal information receives an adequate and consistent level of protection;
- Transfers to service providers and other third parties will always be protected by contractual commitments and where appropriate further assurances; and
- Any requests for information we receive from law enforcement or regulators will be carefully checked before personal information is disclosed.

Information relating to the safeguards in place for all international transfers can be obtained by writing to the Data Protection Officer, whose details can be found in section 9.

8 Your rights

You have certain rights as an individual which you can exercise in relation to the information we hold about you. If you make a request to exercise any of your rights, we reserve the right to ask you for a proof of your identity. We aim to acknowledge your request as soon as possible and will address your query within one month from your request.

You have the following rights:

The right to access

You are entitled to a confirmation whether we are processing your data, a copy of your data, and information about purposes of processing, who do we disclose it to, whether we transfer it abroad and how we protect it, how long we keep it for, what rights you have, where we got your data from and how you can make a complaint.

The right to rectification

If you believe the personal information, we hold about you is inaccurate or incomplete, you can request for it to be rectified.

The right to erasure

If you withdraw your consent, terminate a contract with us or you believe the personal information is no longer necessary for the purposes for which it was collected, you may request your data to be deleted. However, this will need to be balanced against other factors, for example there may be certain regulatory obligations which mean we cannot comply with your request.

The right to restriction of processing

You can ask us to restrict (i.e. keep but not use) your personal data, but only where:

- Its accuracy is contested, to allow us to verify its accuracy; or
- The processing is unlawful, but you do not want it erased; or
- It is no longer needed for the purposes for which it was collected, but we still need it to establish, exercise or defend legal claims; or
- You have exercised the right to object, and verification of overriding grounds is pending.

We can continue to use your personal data following a request for restriction, where we have your consent, to establish, exercise or defend legal claims or to protect the rights of another natural or legal person.

The right to data portability

If we collected your personal information under a contract or with your consent, you can request from us to transfer your personal information to provide it to another third party of your choice.

The right to object

You have the right to object at any time to processing of your personal data where processing is necessary for the performance of a task carried out in the public interest, or in the exercise of an official authority vested in the controller. You may also object where the processing is necessary for the purposes of the legitimate interests, except where such interests are overridden by your interests or fundamental rights and freedoms, in particular where you are a child.

9 Contact details of the Data Protection Officer

If you have any questions relating to data protection, please contact our Data Protection Officer:

Data Protection Officer

Lloyd's
1 Lime Street
EC3M 7HA, London

Email: data.protection@lloyds.com

10 Complaints

If you are not satisfied with our response or believe we are not processing your personal data in accordance with legal requirements you can make a complaint to relevant Data Protection Authority. Our Lead Authority is the UK Information Commissioner's Office (<https://ico.org.uk/concerns/>).