

Introduction

Hiscox treats the personal data of its customers and employees with the highest priority and care. We expect all third parties associated with Hiscox to operate in line with our data protection standards, and treat our customer and employee personal data with the highest level of care.

This document has been created to answer frequently asked questions from our third party partners and suppliers about how we comply with the General Data Protection Regulation. For further information, please speak to your usual Hiscox contact, or get in touch with the Hiscox Data Protection Officer at dataprotectionofficer@hiscox.com

1. Does Hiscox process personal data?

Yes. Hiscox provides insurance services and collects customer data in the provision of its services. As part of the underwriting process, Hiscox collects and processes personal data to analyse the risks that individuals wish to cover and to tailor products accordingly. Data processing is also an essential part of evaluating and paying policyholders' claims and benefits, as well as in the detection and prevention of insurance fraud.

2. Is Hiscox subject to EU data protection regulations?

Hiscox entities within the EU are subject to the EU data protection regulations and are taking measures to meet the new obligations imposed by GDPR.

3. How will Hiscox comply with the GDPR?

Hiscox has taken a number of steps to comply with the GDPR. Specific measures include:

- Compiling the necessary data processing records required by Article 30 of the GDPR.
- Updating contracts with third parties, where necessary, to ensure they meet the required standard.
- Updating our information notices (privacy notices) both in our documentation and on our websites, to make it easy for individuals to find the details of how we use their personal data.
- Updating our retention periods and associated policy.
- Rolling out training to all staff to ensure they are aware of privacy and data protection requirements, including the GDPR.
- Updating our existing Subject Rights processes to encompass the new subject rights under the GDPR.
- Embedding Data Protection Impact Assessment (DPIA) processes across our change processes.
- Updating IT systems to reflect updated marketing consent and customer consent requirements.

4. Governance and our Data Protection Officer

- We have updated our internal data protection and privacy policy which sets the standard for the Hiscox Group.
- Data protection and privacy is regularly discussed with the Hiscox Executive Team and senior leadership.
- We have a dedicated Data Protection Officer to oversee and advise on data protection and privacy compliance. Our Data Protection Officer is Rhiannon Jones, who can be contacted at dataprotectionofficer@hiscox.com.

5. How does Hiscox maintain the security of customer data?

Hiscox has in place a number of robust measures to protect customer data. These include:

- **Physical security** – Hiscox maintains robust security systems which restrict access to personal data at all Hiscox sites at which an information system that uses or houses personal data is located, in line with threats to physical security. In addition, physical access controls are in place for all data centres that prohibit unauthorised access at any time through on-site staff and security camera monitoring.
- **Network security** – Hiscox maintains network security using commercially-available measures and industry-standard techniques, including intrusion detection systems and access control lists.
- **Access control** – Only appropriate staff can grant, modify or revoke access to an information system that uses or houses personal data. User administration procedures define user roles and their privileges, how access is granted, changed and terminated; address appropriate segregation of duties; and defines the logging/monitoring requirements and mechanisms. All Hiscox employees are assigned unique user IDs and access rights are implemented by adhering to a 'least privilege' based approach. In addition, Hiscox implements security measures to create and protect passwords.
- **Virus and malware controls** – Hiscox installs and maintains appropriate antivirus and malware protection software on our systems.
- **Personnel** – Hiscox implements annual cyber security training for all employees, which is incorporated into new joiner on-boarding. In addition, quarterly company-wide phishing tests are conducted to maintain an on-going awareness of data security.
- **Disaster recovery** – Hiscox maintains appropriate disaster recovery and business continuity plans. These plans are regularly reviewed, tested and refined to ensure they remain up to date and effective.
- **Cyber Essentials certification** – Hiscox is Cyber Essentials certified and is in the process of completing Cyber Essentials Plus certification (due June 2018).

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