



JMR Limited a Company registered in the Isle of Man and licensed by Isle of Man Financial Services Authority

PRIVACY NOTICE

This privacy notice is a statement of the general principles applied by JMR Limited to the handling of your personal data. We want our clients, potential clients, employees and business partners to be aware of how and why we handle personal data. This Privacy Notice is also available to be read and in pdf form on the JMR website www.jmr.im. We can provide a large print version should you require.

This Notice applies to JMR Limited (JMR) and to JMR Financial and Insurance (*a Registered Trading Name of JMR Limited*) who act as Financial Advisers and Insurance Brokers.

We are committed to protecting your privacy and the confidentiality of your personal data. The Data Controller is JMR Limited, Finance Centre, Close Beg, Peel, Isle of Man IM5 IXF, telephone 01624840840, email info@jmr.im to who all correspondence relating to personal data should be directed.

Why we collect, hold, use and disclose your personal information - To conduct business on your behalf JMR will need to use personal data you have provided. This could be just your name, address, telephone number or email so that we can communicate with you. However there will probably be occasions when we will need to use other sections of your personal data to:

- obtain quotes;
- place insurance;
- assist with your claim;
- advise on and facilitate investments, pensions and life insurance;
- verifying your identity;
- in facilitating the payment of your fees and premiums.

In these circumstances we would need to pass on relevant data to a third party such as an insurer, life company or an investment provider. We would never sell your personal data to anyone.

Security and accuracy - JMR is dedicated to keeping personal data secure and to this end will at all times take the outmost care to ensure that no unauthorised access or use of personal data occurs by having in place a range of physical and computer based safeguards. We will maintain your personal data as accurate, complete and up-to-date as is necessary for the identified purposes.

Retention - JMR will hold your personal data for no longer than is necessary for the purpose it was processed subject to JMR's contractual and legal obligations.

Your Rights - While we hold your personal data you will have:

- The right to be informed
- The right to complain
- The right of access
- The right to rectification
- The right to erase
- The right to restrict processing
- The right to data portability
- The right to object
- Rights in relation to automated decision making and profiling.

Withdraw consent - If you have given your consent to JMR to use your personal data you may withdraw that consent at any time. If you do so, we will act upon your instruction promptly and without any penalty falling on you.

Statutory and Contractual requirements - JMR is licensed by the Isle of Man Financial Services Authority and as such is governed by its Rules and Regulations. Its data protection policy will be governed by these and it will act at all times in accordance. From time to time the Authority may wish to conduct a Regulatory Inspection during which we will be obliged to offer them access to personal data when requested.

We also operate under the Isle of Man AML/CFT code and are liable to carry out risk assessments that may involve recording your personal data for identification purposes. We also have legal obligations laid down by Isle of Man and EU law.

Failure to disclose relevant information that is required as result of contractual or statutory obligations could have significant consequences, should this circumstance arise we will inform you of the requirement and the likely consequence of failure to make such disclosure.

In any case, it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you. You have the right to know that your information will be used for the purpose set out in this privacy notice. This information will not be disclosed to anyone except as permitted by law. You should know that all insurers and investment and pension providers are subject to the Isle of Man, UK and EU privacy laws.

Clarity - If there is anything in this privacy notice that you do not fully understand or you would like to have more information on your rights or how we store, use and protect personal data please contact JMR Limited either by post at The Finance Centre, Close Beg, Peel, Isle of Man IM5 IXF; by telephone on 01624840840; or by email to admin@jmr.im. We will respond as soon as possible and in any case within one month.