Elmar Risk Management
Guiding Your Business
10 Yew Tree Close; Quedgeley; Gloucester
(01452 452385

Privacy Notice

Version 2.2 ¦ October 2026

Data Controller: Elmar Risk Management Ltd

Data Protection Officer (DPO): Peter Berry

1. Introduction and Scope

This Privacy Policy applies to Elmar Risk Management Ltd ("we", "our", "us"). We are committed to safeguarding your personal information in compliance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

As a data controller, we determine the purposes and means of processing your personal data. For any questions regarding this policy or how we handle your data, please contact our DPO using the details provided at the end of this document.

2. Personal Information We Collect

We collect and process information provided directly by you (via our website, email, phone, or meetings) as well as technical data generated when you visit our website:

Contact Information: Full name, business address, telephone number, email address, job title, and company name.

Financial Information: Billing details, invoicing records, and payment information necessary for fulfilling service contracts.

Technical & Usage Data: IP address, browser type, referral pages, and interaction logs captured via server tracking and cookies.

3. Legal Bases for Processing

We process personal data only when we have a valid legal basis under UK data protection law:

- Consent: Where you have explicitly opted in to receive marketing communications, newsletters, or workshop details, or where you consent to non-essential cookies. You may withdraw consent at any time.
- Performance of a Contract: Where processing is necessary to provide quotations, set up and manage client accounts, deliver compliance consultancy services, or manage payments and queries.
- Legal Obligation: Where we must comply with statutory requirements, regulatory rules, court orders, or assist law enforcement.
- Legitimate Interests: Where processing is necessary for our legitimate business interests (such as managing non-contract queries, conducting internal analytics, ensuring network security, and recovering debts), provided these interests are not overridden by your fundamental rights.

We do not process Personally Identifiable Information on Special Category Data, for Vital Interests or Public Services

4. International Data Transfers

While most personal data processed by Elmar Risk Management Ltd is hosted, stored, and processed securely within the United Kingdom, certain trusted third-party service providers we use for website functionality, hosting, and booking services may process data outside the UK.

Where data is transferred internationally, we ensure appropriate safeguards are in place, such as standard contractual clauses or relying on adequacy decisions to protect your personal data in accordance with UK data protection laws.

5. Third-Party Sharing

We do not sell or rent your personal data. We may share information with trusted third-party service providers who assist our business operations under strict confidentiality obligations:

- Website & Analytics Tools: IP capture and performance tools (such as IP Fingerprint and website hosting infrastructure).
- Forms & Communication: Form-handling services (such as Web3Forms) to process website enquiries.
- Booking & Operations: Scheduling and productivity platforms (such as Microsoft) to manage client bookings and communications.
- Professional & Financial Services: Debt collection agencies (in the event of overdue invoices) and legal or regulatory authorities when mandated by law.

6. Data Retention

We retain personal data only for as long as necessary to fulfil the purposes for which it was collected, including satisfying legal, accounting, or reporting requirements. For client contracts, financial and contract records are typically retained for the duration of the contract plus 6 years. Marketing data is retained until you unsubscribe or withdraw consent.

7. Data Security

We implement robust technical and organisational security measures, including encryption (SSL) for financial transmissions and restricted employee access controls, to protect your personal data against unauthorised access, loss, or alteration.

8. Your Data Protection Rights

Under UK data protection law, you have the following rights regarding your personal data:

- Right to Withdraw Consent: Easily withdraw consent for marketing or optional cookie tracking at any time.
- Right of Access: Request copies of the personal data we hold about you.
- Right to Rectification: Ask us to correct inaccurate or incomplete data.

- Right to Erasure: Request the deletion of your personal data where it is no longer necessary.
- Right to Restriction & Objection: Object to or restrict our processing under legitimate interests.
- Right to Data Portability: Request transfer of your data in a structured, machine-readable format.

To exercise any of these rights, please contact our DPO.

9. Complaints & Regulatory Authority

If you have concerns about how we handle your data, please contact us first so we can resolve the issue. If you remain dissatisfied, you have the right to lodge a complaint with the Information Commissioner's Office (ICO):

Website: www.ico.org.uk

Phone: 0303 123 1113

Address: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

10. Contacting Us

For any questions, concerns, or to exercise your rights under this Privacy Policy, please contact our Data Protection Officer:

Data Protection Officer: Peter Berry

Email: info@elmarrisk.co.uk

Phone: 01452 452385

Website: www.elmarrisk.co.uk