**Business Risk Solutions – Privacy Policy**

1. This privacy policy applies to Business Risk Solutions website at [www.businessrisk.org](http://www.businessrisk.org) (the “Website”) and to the data we hold in respect of other training and consultancy services that we offer, including our association with the resale of risk management software, RiskMate, to which we have no direct access without your explicit consent. Business Risk Solutions takes your privacy seriously. This policy covers the collection, processing and other use of personal data under the Data Protection Act 2018 (“DPA”) and the General Data Protection Regulations (“GDPR”).

2. For the purpose of the DPA and GDPR we are the data controller and any enquiry regarding the collection or processing of your data should be addressed to Robin Pritchard at Pool Leasow, Greenfields, Shifnal, TF11 8DZ.

3. By using the Website, you consent to this policy. We are registered with the Information Commissioner’s Office for this purpose.

**Information we collect**

4. We will collect personal data on this Website only if it is directly provided to us by you the user, e.g. your e-mail address, name, home or work address and telephone number, and therefore has been provided by you with your consent. Normally, you will only provide such details if you wish to sign up for our free e-newsletter or other resources, or are making a purchase from us.

5. We also use analytical and statistical tools that monitor details of your visits to our website and the resources that you access, including, but not limited to, traffic data, location data, weblogs and other communication data (but this data will not identify you personally).

6. Your payment information (e.g. credit card details) provided when you make a purchase is not received or stored by us. Business Risk Solutions will not have access to that information at any time.

**Use of your information**

7. We may hold and process personal data that you provide to us in accordance with the DPA and GDPR.

8. The information that we collect and store relating to you is primarily used to enable us to provide our services to you, and to meet our contractual commitments to you. In addition, we may use the information for the following purposes:

8.1 To notify you about any changes to our website, such as improvements or service/product changes, that may affect our service;

8.2 If you are an existing customer, we may contact you with information about goods and services similar to those that were the subject of a previous sale to you;

8.3 Where you have consented to receive such information, to provide information on other parties’ products or services that we feel may be of interest to you;

8.4 Where you have consented to receive our e-newsletters, from time to time to provide that to you.

**Disclosure of your information**

9. We may disclose your information to regulatory bodies to enable us to comply with the law and to assist fraud protection and minimise credit risk.

10. Where you have consented for us to do so, we may provide your data to selected third parties who may contact you about their goods or services that you may be interested in.

11. If you do not want us to use your data for our [or third parties’] use, you will have the opportunity to withhold your consent to this when you provide your details to us on the form on which we collect your data, or you can do so by writing to us at the address detailed in clause 2, or sending us an email to enquiries@businessrisk.org at any time.

12. Please be advised that we do not reveal information about identifiable individuals to our advertisers but we may, on occasion, provide them with aggregate statistical information about our visitors.

**Controlling the use of your data**

13. If you have given us consent to use your data for a particular purpose you can revoke or vary that consent at any time. If you do not want us to use your data or want to vary the consent that you have provided you can write to us at the address detailed in clause 2 or email us at robin@businessrisk.org at any time.

**Where we store and transfer your data**

14. As part of the services offered to you, for example through our Website, the information you provide to us is stored either on secure arrangements within our office or in respect of RiskMate in the Microsoft Azure data centre located in Ireland.

15. We do not use or disclose sensitive personal data, such as race, religion, or political affiliations, without your explicit consent.

16. We may disclose your personal data outside of our group: (a) in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets; and (b) if Business Risk Solutions’ business is bought by a third party, in which case personal data held by it about its customers will be one of the assets to transfer to the buyer. However, any such transfer will only be on terms that the confidentiality of your personal data is protected and that the terms of this privacy policy will continue to be complied with by the recipient.

17. Otherwise, we will process, disclose or share your personal data only if required to do so by law or in the good faith belief that such action is necessary to comply with legal requirements or legal process served on us or the website.

18. You have the right to opt out of our processing your personal data for marketing purposes by contacting us at enquiries@businessrisk.org.

**Security**

19. The transmission of information via the Internet or email is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of data while you are transmitting it to our site; any such transmission is at your own risk. Once we have received your personal data, we will use strict procedures and security features to try to prevent unauthorised access.

20. Where we have given you (or where you have chosen) a password so that you can access certain parts of our site, if ever appropriate, you are responsible for keeping this password confidential. You should choose a password it is not easy for someone to guess.

**Third party links**

21. You might find links to third party websites on our website. These websites should have their own privacy policies, which you should check. We do not accept any responsibility or liability for their policies whatsoever as we have no control over them.

**Use of cookies**

22. Our Website uses cookies. We use cookies to gather information about your computer for our services and to provide statistical information regarding the use of our Website. Such information will not identify you personally – it is statistical data about our visitors and their use of our Website. This statistical data does not identify any personal details whatsoever. We may also gather information about your general Internet use by using a cookie file. Where used, these cookies are downloaded to your computer automatically. This cookie file is stored on the hard drive of your computer, as cookies contain information that is transferred to your computer’s hard drive. They help us to improve our Website and the service that we provide to you. All computers have the ability to decline cookies. This can be done by activating the setting on your browser which enables you to decline the cookies. Please note that should you choose to decline cookies, you may be unable to access particular parts of our Website. Where we work with advertisers on our Website, our advertisers may also use cookies, over which we have no control. Such cookies (if used) would be downloaded once you click on advertisements on our Website.

**Your rights**

23. The DPA and GDPR give you the right to access information held about you by us. Please write to us or contact us by email if you wish to request confirmation of what personal information we hold relating to you. You can write to us at the address detailed in clause 2, above, or by email to businessrisk.org. There is no charge for requesting that we provide you with details of the personal data that we hold. We will provide this information within one month of your requesting the data.

24. You have the right to change the permissions that you have given us in relation to how we may use your data. You also have the right to request that we cease using your data or that we delete all personal data records that we hold relating to you. You can exercise these rights at any time by writing to us at the address detailed in clause 2, above, or by email to enquiries@businessrisk.org.

**Changes to this policy**

25. We may update these policies to reflect changes to the website and customer feedback. Please regularly review these policies to be informed of how we are protecting your personal data. We welcome any queries, comments or requests you may have regarding this Privacy Policy.

**August 2024**