

Privacy Policy

Please take a few minutes to read this so you understand how we use your information.

Who we are

This Privacy Policy explains how we use your information, how we keep it safe, and the rights you have.

We are the data controller. This means we are responsible for deciding how and why your information is used.

When we say “we”, “our” or “us”, we mean the Bspoke Group companies trading as Forces Mutual:

- PMGI Limited – arranges insurances and a range of financial and wellbeing services
- PMHC Limited – offers a healthcare scheme.

If you have any questions or concerns, you can contact us:

- Post: 3rd Floor, Exchange Station, Tithebarn Street, Liverpool, L2 2QP
- Email: compliance@policemutual.co.uk

Our data promise

We are committed to looking after your information. Here's what you can expect from us:

- We will be open and honest about how we use your data
- We will never sell your data
- We will make it easy for you to access and update your information
- We will only contact you where we have a reason to do so – and you can ask us to stop at any time
- We will keep your information safe and secure.

When do we collect information about you?

We collect information about you when you:

- ask about or apply for a product or service
- contact us or use our services
- make changes to your product or service, or make a claim
- are named on a product.

We also collect information when you:

- use our online accounts or self-service tools
- complete surveys, give feedback or take part in promotions
- visit our website (including through cookies).

We may also receive information about you from third parties. This is where you have not given the information to us directly. For example:

- product providers and partners
- credit reference agencies (such as Experian)
- fraud prevention agencies
- other people named on your product or service.

This helps us provide our services, check information and prevent fraud.

What information do we collect about you?

The information we collect will depend on your interaction with us, but may include:

- personal details, such as your name, address and date of birth
- employment and financial information
- family, lifestyle and social information
- details about your insurance and claims
- records of your contact with us
- information to help us understand and support your needs
- information about how you use our website and interact with our communications, including your device, browser, IP address, the pages you visit, and how you interact with our emails.

Sometimes we may need to collect additional information to support your enquiry, product or service.

We may also collect:

- health information
- information about criminal convictions or offences (where relevant).

If we need your information to provide a product or service and you do not provide it, we may not be able to offer or manage that service.

How do we use your information?

We use your information to provide and manage your product or service, and to support you.

To provide our services

- respond to your enquiry and provide a quote
- set up and manage your product or service
- support your needs
- contact you about your product or service
- provide secure online accounts so you can manage your information
- support you through chat services, including chatbots.

To communicate with you

- tell you about products, offers and promotions
- contact you by email, SMS, post or telephone, depending on your preferences and what we are allowed to do.

To meet legal and security requirements

- help prevent fraud and financial crime
- meet our legal and regulatory responsibilities.

To improve our services

- improve our products, services and customer experience
- understand how our website is used so we can improve performance and customer journeys
- carry out research and develop new services.

To provide more relevant services

- better understand your needs so we can provide more relevant products, services and communications
- group customers based on things like the products you hold, your enquiries, or how you interact with us
- work with trusted companies, such as Experian, to support this.

How we use technology and tools

We may use technology, including automated tools and artificial intelligence, to support our services, improve how we work, and provide a better experience. Where these tools are used, we make sure people review decisions, so they remain fair and accurate.

We use cookies to improve your experience on our website. You can find out more in our Cookie Policy – <https://www.forcesmutual.org/about/cookie-policy/>

We may use your information to show you relevant content or adverts on social media platforms. This may include matching your details with social media providers to create audiences or show tailored adverts. You can control how this works through your social media settings.

As we introduce new digital tools and services, we will continue to use your information in line with this policy and the law.

Call Us 0151 363 5290 Mon to Fri 09:00 to 17:00

Our lawful basis for using your information

We must have a valid reason to use your information. We rely on:

- Contract – to provide and manage your product or service
- Legal obligation – to meet legal and regulatory requirements
- Legitimate interests – to improve our services and carry out some marketing. We always balance this against your rights.
- Consent – for:
 - marketing by email and SMS
 - providing and recording any additional support you may need.

Special personal information

Some of the information we use is more sensitive.

We collect this where it is needed to provide your quotation, product or service. We may also use it to meet legal requirements or deal with legal claims.

This may include:

- health or medical information
- criminal convictions or offences

We understand this information is sensitive and will only use it where necessary.

Data protection law allows us to use this type of information in limited situations, such as when it is needed to provide your product or service or to prevent and detect fraud.

In some situations, we will ask for your consent, particularly where we are providing additional support. You can withdraw your consent at any time.

Who do we share your information with?

We only share your information where needed and for appropriate reasons. This may include:

- other Forces Mutual companies
- product and service providers
- claims administrators
- payment service providers
- fraud prevention databases, such as CUE and MIAFTR
- law enforcement and fraud prevention agencies
- regulators and auditors
- companies that support our services. This may include providers of IT systems, marketing platforms, analytics services, advertising partners, and print or mailing services
- partners running promotions.

If our business is sold, merged or restructured, your information may be shared with new owners or their advisers. Where possible, we will anonymise your data. Any organisation receiving your information must keep it secure and confidential.

Some organisations we share your information with may use it for their own purposes in line with their own privacy policies.

What precautions do we take to protect your information?

We take appropriate steps to keep your information safe and secure. This includes using technical systems and processes to prevent loss, misuse or unauthorised access.

Sometimes your information may be transferred outside the UK. When this happens, we make sure your information is properly protected.

These may include:

- sending data to countries recognised by the UK as having strong data protection laws
- using approved contracts designed to protect your information
- working with organisations that meet recognised data protection standards.

If there is ever a serious data breach, we will let you know where we are required to by law, or where there is a risk to your rights.

You can find out more in our Legal Policy – <https://www.forcesmutual.org/about/legal/>

How long do we keep hold of your information?

We only keep your personal information for as long as we need it. This allows us to provide our services and meet legal and regulatory requirements.

- If you are a customer, we will usually keep your information for at least 7 years after your relationship with us ends.
- If you have made an enquiry but have not taken out a product or used one of our services, we will usually keep your information for up to 36 months.

In some situations, we may need to keep your information for longer. For example, this may be to meet legal requirements, deal with complaints, or help prevent and detect fraud.

We will always make sure your information is not kept for longer than necessary and is kept secure.

Your rights

You have a number of rights in relation to your personal information.

If you have given your consent, you can withdraw it at any time by emailing nomarketing@forcesmutual.org or calling 0151 363 5290. This may affect the services we can provide.

You have the right to:

- ask for a copy of the information we hold about you
- ask us to provide your information in a format you can reuse (in some circumstances)
- ask us to correct information that is inaccurate or incomplete
- ask us to delete your information or limit how we use it (in certain circumstances)
- object to how we use your information, including for direct marketing
- lodge a complaint about how we collect or use your information.

You also have the right:

- to ask for a person to review a decision, give your view, and challenge it where it has been made using automated processing and has a significant effect on you.
- to understand how decisions affecting you are made.

To exercise any of your rights, please contact our Customer Services Team on 0151 363 5290 or write to Forces Mutual, Customer Services, Exchange Station, Tithebarn Street, Liverpool. L2 2QP.

We aim to respond within 30 days. There is normally no charge for making a request.

Complaints

If you are unhappy with how we use your information, please contact us and we will do our best to help.

If you are not satisfied with our response, you have the right to contact the Information Commissioner's Office (ICO):

- Website: ico.org.uk
- Phone: 0303 123 1113.

Other websites

Our website may include links to other organisations. This Privacy Policy only applies to the companies listed in the "Who we are" section.

Changes to our privacy policy

The most recent update was in June 2026 and included improvements to make the information clearer and easier to understand, updates to reflect current data protection requirements, and updates to contact details. These changes do not affect how we use your information.

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