

Privacy Policy

Mark Fraser Valuations take your privacy seriously and is committed to protecting your personal data in accordance with the **2018 General Data Protection Regulations (GDPR)**. This policy is designed to inform you in an accessible manner how we achieve this.

Mark Fraser Valuations Data Privacy Manager is Mark Fraser. We would ask that any questions relating to GDPR are directed in the first instance to Mark at mfvaluations@gmail.com

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Telephone: 07806360312

Please keep us updated about any changes to your information that we use and rely on.

The GDPR place strict limits on the reasons that a business can hold your personal data. For the large majority of our customers, the data we hold is as a result of our direct contractual relationship, and under GDPR, no express consent is required. Below is guide to the relationships that we have with our customers and how we may use your Data.

Category 1: Customers of Certified Valuation Services

Mark Fraser Valuations are regularly instructed to provide certified valuations for a number of purposes including Inheritance Tax Valuations, Insurance Valuations and Current Market Valuations. These instructions may come from individuals as well as institutions such as Solicitors or Banks administering an Estate for Inheritance Tax Purposes. This highly sensitive data is securely stored off line and is retained as part of our contractual relationship with you, and also for legal purposes including money laundering, HMRC and ownership/ title claims.

Certified current market valuations compiled for Inheritance Tax and Insurance valuations are not automatically erased after seven years . This is because this data can prove invaluable at a future time to the individual, their relatives or an institution that originally instructed us. This could be due to the original copies belonging to the client having been mislaid or lost. The data that we hold can provide evidence of value and also of ownership at a particular point in time which may have tax implications and can be beneficial to those who have a valid right to access this information. However, since we do not have a contractual or legal obligation to hold this data beyond seven years, a request to delete the data received from an individual or institution with authority to make the request will be actioned.

Category 2: Sharing Data

Mark Fraser Valuations will only ever share your data with a third party in very limited circumstances directly relating to the fulfilment of our contractual obligations to you, and NEVER for any kind of marketing purposes. We require that any business that we share your data with will respect the privacy of your data and are GDPR compliant. Our I.T. providers and Website providers are aware of their obligations under the GDPR.

Subject Access Request

All of our customers can ask to be shown a copy of all the data that we hold on them and where we are satisfied that the request is valid, we will provide the information in a timely manner.

Client confidentiality has always been an important aspect of the valuation business. We would remind our customers of the often sensitive nature of much of the information we might hold, for example, an Insurance Valuation detailing the contents of a property, or the data relating to items that we have sold on behalf of an individual. We ask that anyone making a Subject Data Request understands that we have a duty to satisfy ourselves that the person asking for access to the data has a right to receive it and therefore we may have to make our own enquiries to ensure that the Subject Data Request is valid.

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