

# Commercial Insurance Profile

April 2018

## What Counts as Personal Data?



Name and surname



Identification card number



Home address



Email address



Location data (such as a geolocator used by certain apps)



Online identifier (such as a username)



Medical information

Source: European Commission

Provided by:

GS Group

01738 441 555

[www.gs-group.uk.com](http://www.gs-group.uk.com)



## How Does the GDPR Define Personal Data?

On 25 May, the General Data Protection Regulation (GDPR) will come into effect, which doesn't leave your organisation much time to educate itself on all the forthcoming changes. The GDPR expands the rights of individuals and their personal data, and places greater obligations on businesses that process that data.

You may not realise it, but your organisation most likely handles some kind of personal data, whether it belongs to your customers or your employees. To ensure you remain compliant, understand that personal data includes the following, according to the European Commission:

- Name and surname
- Identification card number
- Home and email address
- Location data (such as a geolocator used by certain apps)
- Online identifier (such as a username)
- Medical information

Essentially, if it can be used to identify a person, the data counts as personal data. If you're in doubt, treat the data as personal data. Also, don't forget that under the GDPR, individuals have the following rights:

- **The right to be informed:** Organisations must be transparent about how they use personal data.
- **The right of access:** Individuals have the right to access their personal data.
- **The right to rectification:** Individuals have the right to have their personal data rectified (for example, if it's inaccurate or incomplete).
- **The right to erasure:** Individuals have the 'right to be forgotten' — meaning, they have the right to have their data deleted.
- **The right to restrict processing:** Individuals have the right to block or suppress processing of personal data.
- **The right to data portability:** Individuals have the right to obtain and reuse their personal data for their own purposes across different services.
- **The right to object:** Individuals have the right to object to processing of their personal data.
- **Rights in relation to automated decision-making and profiling.**

For more information on how your organisation can be GDPR compliant, contact GS Group today.

# SUPPLY CHAIN SNAPSHOT

- **65%** of companies experienced at least one supply chain disruption in 2017.



- **55%** of incidents resulted in the loss of productivity.



- **69%** of companies don't have full visibility of their supply chains.



- **63%** of companies don't use any technology to monitor their supply chain performance.



- **51%** of companies don't insure for supply chain losses.



Source: The Business Continuity Institute

## New Government Guide to Make Product Safety Recalls Easier

In 2015-16, the number of product recalls in the United Kingdom hit a record high of 575, an increase of 48 per cent over the previous year, according to the most recent data from corporate and insurance law firm, RFC. Product recalls can have a significant impact on your business, including financial costs, disruptions to your supply chains and stains on your public image.

In March, to help UK businesses better handle product recalls, [the government developed the Code of Practice \(PAS 7100\)](#). The code is the first-ever government-backed regulation specifically for product recalls and was created with input from leading retailers, consumer interest groups and industry bodies.

The code outlines how to effectively plan for a recall, monitor the safety of products, investigate product safety issues and review corrective action programmes. Additionally, the code also provides guidance for regulators, specifically market surveillance authorities on how they can carry out their role in ensuring product safety issues.

In addition to the code, you can protect your business with products liability insurance, which provides cover for not just the manufacturing of products, but also the sale of products to the public. For more information on products liability cover, contact GS Group today.

## What You Can Learn From KFC's Supply Chain Fowl-up

In February, nearly two-thirds of KFCs across the United Kingdom were closed or offered a limited menu after its new distributor failed to deliver enough chicken on time. With no backup plan for how to get more chicken, customers took to social media to vent their frustrations at the fast-food restaurant chain. While KFC tried to handle the response with grace and good humour, customers haven't been quick to forgive and forget.

Unfortunately, supply chain disruptions like this are not uncommon. In fact, 65 per cent of UK businesses experienced at least one supply chain disruption last year, according to the Business Continuity Institute. These disruptions can be especially damaging, as 55 per cent of them lead to a loss of productivity. Some of the potential losses may be mitigated through the appropriate cover, but 51 per cent of businesses don't insure their supply chains at all.

To reduce your supply chain risks, consider adopting the following:

- Conduct regular audits and inspections of your suppliers to ensure that they are taking the necessary precautions to avoid business interruptions.
- Invest in monitoring technology to receive up-to-date information about the status and health of your supply chains.
- Organise a contingency plan in case there's an issue with your supplier.
- Contact GS Group to discuss what appropriate covers can protect your business.

The content of this Profile is of general interest and is not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. In relation to any particular problem which they may have, readers are advised to seek specific advice. Further, the law may have changed since first publication and the reader is cautioned accordingly.

© 2018 Zywave, Inc. All rights reserved.