

DID YOU KNOW?

Had the General Data Protection Regulation (GDPR) been in place during 2016-17, the Information Commissioner's Office would have collected £69 million in fines rather than £880,000. Fines under the GDPR are steep, with potential fines of up to €20 million (roughly £16 million), or 4 per cent of annual turnover—whichever is higher—for violating the basic principles related to data security or for violating consumer consent. Continue reading to learn what steps your organisation needs to take in order to be compliant.



IN THIS ISSUE

Understanding GDPR Consent

In less than one year, the General Data Protection Regulation will come into force. However, the Information Commissioner's Office has yet to finalise its official consent guidance. Therefore, in the interim, review the central components of GDPR compliance.

Unprecedented Rainfall to Batter Britain This Winter

With the Met Office predicting that record winter rainfall could be broken by up to 30 per cent this year, learn what measures your organisation can take to protect itself from floods.

The Top 7 Supply Chain Risks in 2017

Learn about the seven most notable risks that will affect your supply chain for the rest of this year.

Understanding GDPR Consent

The General Data Protection Regulation (GDPR), or the Data Protection Bill, will come into force on 25 May 2018. Despite there being less than a year for UK organisations to become compliant, the Information Commissioner's Office (ICO) has yet to finalise its consent guidance, which it plans to release in December. As the specifics surrounding consent requirements under the GDPR are still subject to change, it can be a challenge to know what proactive measures your organisation can take now.

Nevertheless, it's expected that the central components of what is currently known about GDPR compliance will remain relatively unchanged when the official guidance is published by the ICO. For that reason, your organisation should review how it obtains customer consent to ensure that it meets the following GDPR requirements:

- **Unbundled.** Consent requests must be separate from other terms and conditions, and should not be a precondition of signing up for a service.
- **Active opt-in.** You cannot use pre-ticked opt-in boxes, as they are invalid.
- **Granular.** Provide options to individuals to consent to different types of processing.
- **Named.** Provide the name of your organisation and any third parties that will be relying on consent.
- **Documented.** Keep records that demonstrate what the individual has consented to, what they were told, and when and how they consented.
- **Easy to withdraw.** Inform individuals that they have the right to withdraw their consent at any time and explain how to do that.
- **No imbalance in the relationship.** Consent will not be freely given if there is an imbalance in the relationship between the individual and your organisation.

Regardless of the specifics of the ICO's final consent guidance, your organisation should begin making changes to your consent practices now. For more information on protecting your organisation and ensuring continued compliance, contact **Crendon Insurance Brokers Ltd** today.

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The Top 7 Supply Chain Risks in 2017

Your organisation—regardless of size and industry—most likely relies on at least one supply chain to support its operations. Yet, as supply chains are an interconnected system, a disruption to just one link could have significant and detrimental effects. To ensure that you are not caught unaware, here are the top seven risks to be conscious of in 2017:

- 1. Road conditions.** Depending on road conditions—such as construction, an accident or the quality of the road—delivery drivers may be delayed or even lose your order.
- 2. Weather.** Inclement weather can slow down delivery drivers, capsize ships and derail trains.
- 3. Fire.** Warehouses and other storage buildings are susceptible to fire hazards. If a business connected to your supply chain does not properly manage its fire risks, you could face a long-term disruption.
- 4. Heat.** Items—such as food, chemicals and pharmaceuticals—can be sensitive to shifts in temperature. If these items are not properly stored and shipped, they can be spoiled or ruined by the time they arrive.
- 5. Cyber.** Cyber-criminals can access carriers' documentation systems, steal lorry drivers' identities or reroute the delivery to a location of their choosing.
- 6. Theft.** Whether your delivery is travelling by road, rail or sea, there is the chance that criminals could intercept and steal it.
- 7. Coveted cargo.** Depending on what items—especially high-end electronics—are being delivered to your business, your supply chain may be an attractive target for criminals.

To mitigate potential risks to your supply chain, verify what your suppliers' insurance covers and have a rapport with alternative suppliers in case you need a substitute. In addition, contact **Crendon Insurance Brokers Ltd** to better understand the extent of your risk exposures.

Unprecedented Rainfall to Batter Britain This Winter

Nearly 17,000 homes and businesses flooded during the winter of 2015-16, and this winter is supposed to be worse. Britain is expected to experience unprecedented rainfall, with predicted records to be broken by up to 30 per cent, according to the Met Office. What's more, according to the Royal Institution of Chartered Surveyors, 300,000 commercial properties are at risk for flooding. Therefore, it's essential that you protect your business.

Even though floods cannot be completely avoided, there are preventive measures that you can take now to minimise damage to your business.

- Sign up for alerts from the [Environment Agency](#), the [National Resources Wales](#) or the [Scottish Environment Protection Agency](#) to receive timely flood warning messages.
- Conduct a thorough risk assessment of the premises to identify potential at-risk areas. For any risks identified, devise and implement an appropriate solution.
- Purchase removable flood barriers to prevent flooding around doors and windows.
- Have non-return valves installed on both drains as well as inlet and outlet water pipes.
- Provide your employees with flood safety training, which should include how to shut off your building's gas, electricity and water.
- Develop a flood contingency plan with your suppliers and clients.
- Create a comprehensive flood plan. While your plan will be unique to your business, it should at least include the following:
 - A list of important contact information, including Floodline (0845 988 1188) and any additional flood warning systems, building services, suppliers and evacuation contacts.
 - A map showing locations of supplies, protective materials and shut-off points.
 - An outline of basic strategies for protecting property, ensuring health and safety, minimising business disruptions and facilitating recovery.
 - Procedural checklists for staff to use during a flood.

Yet, the most beneficial measure that you can take is to contact **Crendon Insurance Brokers Ltd** to discuss how you can protect your business with flood insurance.

300,000
COMMERCIAL PROPERTIES
ARE AT RISK OF FLOODING THIS WINTER

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