

Commercial Insurance Profile

February 2018

GDPR Compliance Timeline

- **Phase 1 (2016-2017):**
Review IT systems and procedures, and check that your legal grounds for processing are legitimate.
- **Phase 2 (January to May 2017):**
Identify your riskiest data processing activities and strengthen your protection.
- **Phase 3 (June 2017 to January 2018):**
Review and update privacy policies and notices.
- **Phase 4 (January to May 2018):**
Provide GDPR staff training.
- **Phase 5 (Ongoing):** Monitor compliance efforts, reassess and retrain.

Source: The Market Research Society

New ICO Guidance to Help You Market Under the GDPR

This past December, the Information Commissioner's Office (ICO) updated its existing General Data Protection Regulation (GDPR) consent guidance to include the new Article 29 Working Party (Art. 29 WP) clarifications. The Art. 29 WP is an advisory body made up of representatives from the data protection authority of each EU member state, the European Data Protection Supervisor and the European Commission. The Art. 29 WP published its consent guidance to clarify GDPR consent and make it easier to comply.

Even though the GDPR will come into force on 25 May, the ICO's consent guidance may yet again change as Parliament works on enshrining the GDPR into UK law in the form of the [Data Protection Bill](#). What's more, while the guidance introduced by Art. 29 WP is not radically different, your organisation must stay abreast of any new adjustments to ensure compliance. If your organisation collects any personal data, your consent must meet the following GDPR standards:

- **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.
- **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 their 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.

For more information on protecting your organisation with vital cyber-insurance and ensuring continued GDPR compliance, contact **Crendon Insurance Brokers Ltd** and ask for a copy of our in-depth checklist on obtaining consent under the GDPR.

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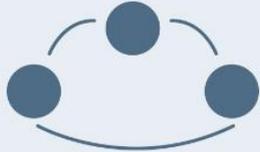
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The Negative Impact of Mental Ill Health in the Workplace

- **37%** of individuals dealing with mental ill health are more likely to get into conflicts with colleagues.



- **57%** find it difficult to juggle multiple tasks and responsibilities.



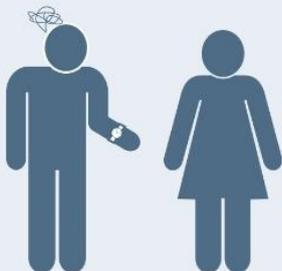
- **80%** find it difficult to concentrate.



- **62%** take longer to complete a task.



- **50%** have the potential to be less patient with customers or clients.



Source: Chartered Institute of Personnel and Development

The 6 Things You Can Do to Improve Employees' Mental Health

A staggering 89 per cent of employees feel uncomfortable discussing their mental health with their managers, according to a report from Business in the Community. That figure is especially troubling, as approximately 1 in 4 people in the United Kingdom experience a mental health problem each year, according to the NHS. This costs UK employers between £33 billion and £42 billion each year, according to Deloitte.

Given the prevalence of mental health conditions and their profound effect on the workplace, it is essential that your organisation takes the necessary actions to address them. Recent research has even quantified the return on investment of mental health training, with an associated return of £9.98 for each pound spent. Regardless of your organisation's size or industry, follow these six [government 'mental health core standards'](#) for employers:

1. Produce, implement and communicate a mental health at work plan and include programmes that you will implement to achieve this goal.
2. Develop mental health awareness among employees.
3. Encourage open conversations about mental health and the support available when employees are struggling.
4. Provide employees with good working conditions and ensure they have a healthy work-life balance and opportunities for development.
5. Promote effective people management through line managers and supervisors.
6. Routinely monitor employee mental health and well-being.

Bellwether Survey Reveals What Will Keep CEOs Up at Night in 2018

Confidence in potential growth both within the United Kingdom and abroad is high, and has caused the attitude in UK boardrooms to be the most optimistic it's been in 18 months, according to the FT-ICSA Boardroom Bellwether survey. However, this enthusiasm is not without its complications. In fact, there are several situations that UK boardrooms are worried about in 2018. According to the survey, the most pressing of these include the following:

- **Exposure to cyber-risk** is a concern for 80 per cent, as they believe that their possibility of being affected is rising.
- **Protecting their reputation while also being transparent** is a major concern for 85 per cent of boardrooms.
- **The GDPR** is still on the minds of many board members, as 11 per cent believe that they will not be ready by 25 May.
- A third of organisations find the **gender pay gap reporting** process to be difficult.
- A shocking 33 per cent of board members do not know if their **sexual harassment policies and guidelines** are effective and sufficient.

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.