Privacy Policy

Last updated: 9 October 2026

Who we are

Bugg Estates Ltd is a lettings and property management agency based in Chelmsford, Essex. We are the data controller for the personal information described in this policy, which means we decide how and why it is used.

Bugg Estates Ltd, company number 14216784

Registered office: 52 West Lawn, Chelmsford CM2 8SJ

Email: mary@buggestates.co.uk · Phone: 01245 94 84 84

ICO registration number: ZB347865

If you have any question about this policy or your information, please contact Mary Bugg, Director, using the details above.

The information we collect

Landlords and property owners

- Name, address, email address and phone numbers
- Details of the properties you own or let, and proof of ownership
- Identity documents and checks we must carry out by law
- Bank details so we can pay you rent
- Tax residence details where the HMRC Non-Resident Landlord Scheme applies

Tenants, applicants and guarantors

- Name, contact details, date of birth and address history
- Identity documents and Right to Rent information

- Employment, income and referencing information, including credit checks
- Tenancy, payment and maintenance records

People who enquire or download our guides

- Name, email address and phone number
- Any answers you give in our forms, such as how many properties you own
- Details of how you found us, for example a Facebook or Instagram advert

How we use it, and our legal reasons

Data protection law says we must have a lawful reason for using your information. We rely on the following.

What we do	Lawful reason
Letting and managing properties, finding and referencing tenants, collecting and paying rent	To perform our contract with you, or to take steps before entering into one
Identity and anti-money laundering checks, Right to Rent checks, deposit protection, tax reporting, landlord registration and other legal duties	To comply with the law
Replying to enquiries, sending a guide you asked for and following up about it	Our legitimate interest in responding to people who contact us
Sending marketing emails about our services	Your consent, which you can withdraw at any time
Keeping records to deal with complaints or legal claims	Our legitimate interest in protecting our business

Who we share it with

We never sell your personal information. We only share it where we need to, with:

- HomeLet, for tenant referencing and rent and legal protection insurance
- The Tenancy Deposit Scheme, to protect tenancy deposits
- The Property Ombudsman, Client Money Protect and Propertymark, if a complaint

or claim needs their involvement

- Contractors and tradespeople who carry out repairs, safety checks and inspections
- Utility companies and local councils, for bills and council tax
- HMRC, government bodies and the national landlord register, where the law requires it
- Our software, IT, insurance and professional advisers, who help us run the business
- Meta (Facebook and Instagram), when you send us your details through one of our advert forms
- The police or other authorities, where we are legally required to

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Information sent outside the UK

Some of our service providers, such as Meta, may process information outside the UK. Where this happens, we make sure appropriate safeguards are in place, such as UK approved contract terms.

How long we keep it

- Enquiries that do not lead to any business: up to 2 years from our last contact
- Landlord and tenancy records: 6 years after the tenancy or our agreement ends
- Identity and anti-money laundering records: 5 years after our business relationship ends

After that, we securely delete or destroy your information.

Keeping it secure

We use password protected systems, restrict access to people who need it, and only work with suppliers who keep information secure. Client money is protected by Client Money Protect.

Your rights

You have the right to:

- Ask for a copy of the information we hold about you

- Ask us to correct information that is wrong or incomplete
- Ask us to delete your information, where we no longer need it
- Ask us to limit how we use it, or object to us using it
- Ask for your information in a format you can take elsewhere
- Withdraw your consent to marketing at any time

To use any of these rights, email mary@buggestates.co.uk. We will reply within one month.

Complaints

If you are unhappy with how we have used your information, please tell us first so we can put it right. You can also complain to the Information Commissioner's Office at ico.org.uk or on 0303 123 1113.

Changes to this policy

We may update this policy from time to time. The date at the top shows when it was last changed.