

How we use your information (privacy policy)



Updated 25 May 2018

This privacy policy explains how Endsleigh collects, processes and shares your personal information. It also explains your data protection rights. Updates to this policy will be published on our website at endsleigh.co.uk/privacy or are available on request.

Unless stated otherwise, in this policy “Endsleigh”, “we” and “us” mean these companies registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE:

- Endsleigh Insurance Services Limited (Company 856706)
- Endsleigh Insurances (Brokers) Limited (Company 1379864)
- Woodstock Insurance Brokers Limited (Company 04288957)

For the purposes of data protection legislation, each company above is a data controller of your personal information and is in the Endsleigh group of companies.

This policy does not cover how organisations outside of the Endsleigh group of companies (including your insurer or premium finance provider) use your personal information. We recommend reading the privacy policy on their website or asking them how they use your information. Endsleigh accepts no responsibility for the ways in which such organisations outside of the Endsleigh group of companies use your personal information.

Information we collect

We collect and process personal information that you provide via our website, via price comparison websites or when you contact us, including some information we collect automatically. We also collect information about you from other sources, including information you have voluntarily made public.

Information you give to us

We collect and process personal information that you give us when requesting a quotation, when you buy from us, when you advise us of a change or when making a claim. The personal information we collect includes:

- your personal details
e.g. your name, date of birth, occupation, email and telephone numbers
- details of what you want to insure
e.g. vehicle, property, your planned travel
- who you want to insure
e.g. the identity and personal details of other people such as additional drivers, joint policyholders or others travelling with you
- your insurance claims and credit history
- bank account or credit/debit card details and payment preferences
- higher education details (personal insurance only)
e.g. student or graduate status, course and place of study
- membership of professional associations we have a relationship with (personal insurance only)
- tenant types, guarantor details and rental income (landlords insurance only)
- sensitive personal information such as criminal convictions, health, union membership and time resident in the UK.
- online account details e.g. username, password, IP address and usage history

Recording and monitoring communications

We routinely record and monitor calls, emails and other communications to improve our service and for security and regulatory purposes.

Cookies, web tracking and similar technologies

When you use our website Endsleigh Insurance Services Limited automatically collects information such as your IP address (the unique address identifying your device from all the others on the internet), what type of device you are using (e.g. a tablet, phone or PC) and cookies from your device. Our website contains web technologies that collect information from your movements around our website and the data you enter. Endsleigh uses this information to improve the design of our website, for profiling and for decision-making, but not for marketing or sharing with third parties for marketing.

Cookies are used to compile anonymous website usage statistics, for fraud prevention and to measure the effectiveness of our online advertising campaigns. For more information about cookies and web tracking please read our Cookie policy at endsleigh.co.uk/cookies.

Your obligations

It's important that you take reasonable care when answering any questions we ask by ensuring that all information provided is accurate and complete. If you carelessly provide false or misleading information to us, or to an insurer, it could adversely affect your policy and any claim. If you deliberately or recklessly provide false or misleading information the insurer will be entitled to treat your policy as if it never existed, decline all claims and take further legal action against you.

You must tell us about any change in your circumstances as soon as possible as this could affect your insurance cover.

How we use your information

Endsleigh and our selected third parties collect and use your information to meet our legal obligations, and for these **legitimate business purposes**:

- quote for, provide or administer insurance or related products and services
- process payments or refunds or arrange premium finance loans
- record or process insurance claims
- communicate with you about products you own or services you use
- detect or prevent fraud and other crimes
- verify your identity when you contact us or use our services
- verify your higher education or professional associations (personal insurance only)
- ask for your views on our services
- analyse, develop and improve products and services we offer
- operate and secure our systems, offices and facilities
- maintain our accounts and records
- investigate and resolve complaints and respond to enquiries
- trace debtors or beneficiaries and recover debt

We keep the amount of information collected and the extent of any processing to the minimum to meet these legitimate business purposes.

Dealing with others acting on your behalf

We normally need your consent before we permit other people you trust to act on your behalf.

Sensitive personal information

Data protection legislation permits us to collect and use sensitive personal information (e.g. criminal convictions, health records, union membership and the time you've been resident in the UK) without requiring your consent.

Keeping you informed

We will obtain your consent before contacting you by email, text, phone or post about products, discounts, rewards or competitions we think will interest you. If you change your mind at any time and wish to withdraw your consent to this contact, you can either click the unsubscribe link in our emails or contact us. See endsleigh.co.uk/contact-us for details.

Please note: We do not share your information for marketing purposes with anyone outside of the Endsleigh group of companies.

Credit checks for insurance quotations

When you ask us for an insurance quotation, we will ask a credit reference agency to provide your credit score, which you too can obtain from any credit reference agency. The information we receive as a result is based on public data including the edited electoral roll, county court judgements, Scottish decrees and bankruptcy registers. This quotation search is recorded by the credit reference agency but does not affect your credit score.

When you ask us for an insurance quotation we will carry out anti-fraud checks to validate your application. We will search third party fraud prevention and detection databases, and if we suspect fraud, Endsleigh or insurers can decline to offer you insurance.

If you proceed to buy an insurance policy from Endsleigh, please be aware that these searches are conducted again when your policy is due for renewal. If you choose to pay by monthly Direct Debit, your details will be sent to a premium finance provider, or your insurer as appropriate, who will assess your application and may carry out additional credit and anti-fraud checks which could affect your credit score.

Higher education and professional association checks

Endsleigh maintains relationships with education related organisations and institutions, unions, professional bodies, charities and other employers. Endsleigh uses the personal information you provide, together with data from these organisations to refine the insurance quotes we provide.

Fraudulent claim detection and prevention

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd), and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers.

Under the conditions of your insurance policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers. In order to prevent and detect fraud, we may at any time:

- Share information about you with other organisations including the police
- Conduct searches about you using publicly available databases
- Undertake credit searches
- Check and/or share your details with fraud prevention and detection agencies

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Endsleigh and the insurer or other organisations may access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt and tracing beneficiaries
- Checking details on proposal and claims for all types of insurance
- Checking details of job applicants and employees

The information recorded by fraud prevention agencies may be stored in other countries and used by the Insurer and other organisations from these countries. Please contact us by email to policy.validation@endsleigh.co.uk if you want to receive details of the relevant fraud prevention agencies.

Motor Insurance Database

Information relating to your motor insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurer's Bureau (MIB). MID and the data stored on it may be used by certain statutory or authorised bodies including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- a) Electronic licensing
- b) Continuous insurance enforcement
- c) Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- d) The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If you are involved in a road traffic accident (either in the UK, EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the police. You can check that your correct registration number details are shown on the MID at www.askmid.com. You can find out more about this from your insurer, or at www.mib.org.uk.

Who we share your information with

When necessary we will share your personal information with:

- other companies in the Endsleigh group of companies, or companies affiliated to us
- associated companies including insurance companies, premium finance providers and our other suppliers and service providers (for the purpose of the service they provide to us)
- introducers (including price comparison websites) and professional advisers
- your bank or credit card issuer (payment and refund information only)
- credit reference agencies and fraud detection and prevention companies

- government, regulatory and legal bodies including the Financial Ombudsman Service
- investigators, legal representatives, law enforcement agencies and prosecuting authorities including courts and tribunals
- people who you have told us can contact us on your behalf (once we have verified their identity).

Overseas transfers

We transfer your data outside of the UK. We have safeguards in place including standard contractual clauses which have been adopted or approved by the EU or other solutions that meet the requirements of European data protection laws to ensure that your personal data are protected to the extent you would expect, were they to remain in the UK. A copy of these safeguards is available from our data protection officer.

Keeping your information

We keep your information only for as long as is necessary to meet the purposes for which it was collected and to comply with our legal and regulatory obligations as set out by HMRC, the Financial Conduct Authority and others.

Your data protection rights

Under data protection legislation you have the right to:

- ask us for a copy of your information via a Subject Access Request
- have inaccurate or incomplete personal data we hold about you rectified and for access to it to be restricted until we do - this prevents it from being changed or further processed
- have personal data about you erased when we no longer need it for the purposes for which it is held, or when we are required to do so by law
- ask us to restrict the use of your data, if you require it for the establishment, exercise or defence of legal claims
- object to its use for marketing to you
- object at any time, to our processing of data about you, although we have a reasonable right to process such data for our legitimate business purposes or in the public interest
- obtain and reuse your personal data for your own purposes across different providers
- withdraw your consent, at any time, for any reason, to processing you have previously consented to, unless laws or regulations permit us to continue such processing

If you have any concerns regarding our processing of your personal information or your data protection rights, please contact us. If you have raised a concern with us and it has not been resolved to your satisfaction, you have the right to report your concern to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. The Information Commissioners Office cannot award compensation.

Automated decisions and your customer profile

We keep your customer profile which includes information about you that you did not give to us yourself. Where necessary for our contract with you, or where we have authorisation in law or your agreement, we will use your personal information, including your customer profile, to make automated decisions for the purposes of i) providing quotations for insurance and similar financial products ii) detecting or preventing fraud or other crimes; iii) processing claims; or iv) marketing. You may, under certain circumstances, have the right not to be subjected to such automated decisions where they have a legal or similarly significant effect on you.

Further information

To exercise your data protection rights or to find out more about how we use your information please contact us:

email	privacy@endsleigh.co.uk
write to	Data Protection Officer Endsleigh Insurance Services Limited Shurdington Road Cheltenham GL51 4UE

Requests must be made by the data subject (the person the data relates to), or by someone who we have previously agreed may act on their behalf. We have the right to refuse requests which are excessive, unfounded or repetitive, or where we are unable to verify your identity. We may also ask you to provide additional information or documentation if we are unable to verify your identity.

When making a request, please include i) your full name and date of birth as they appear on your insurance documents and ii) any relevant dates, times and reference numbers, particularly policy, quote or claim numbers.