



# Privacy Statement 1.0

---

## Looking after your information

The General Data Protection Regulation (GDPR) (Regulation (EU) 2016/679) is a regulation by which the European Parliament, the Council of the European Union and the European Commission intend to strengthen and unify data protection for all individuals within the European Union (EU).

The Data Protection Act requires all Insurance Companies, Partners and Third-Party Providers to manage personal information in accordance with the Data Protection Principles. In essence, Claims Planet is required to process your personal information fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us in order that we may provide the product or service that you require.

All our employees are personally responsible for maintaining customer confidentiality. We provide training and education to all employees to remind them about their obligations. In addition, our policies and procedures are regularly audited and reviewed.

## Who we are

Your information will be held by Claims Planet Ltd, who are authorised & regulated by the Financial Conduct Authority (FCA).

Claims Planet Ltd Registered in England & Wales No: 11267057

More information can be found at <https://claimsplanet.com>

## Where we obtain your information

Your personal information will be held securely in Claims Planet systems so that we and our Partners, and 3<sup>rd</sup> party service providers that you may have dealings with, either now or in the future, can manage your relationship with us efficiently and effectively. This will include information you provide in relation to your insurance claim(s), repairs services or other services provided by us are managed in various ways, including but not limited to:

- (a) Insurance claim survey referrals and management via our website, app, emails and letters, during telephone calls and conversations when registering for services, in customer surveys, when accessing Claims Planet website(s),
- (b) Information Claims Planet receive from or through other organisations (for example insurance companies, retailers, comparison websites, social networks, and fraud prevention agencies) whether in the course of providing products and services to you or otherwise, and from information we gather from your use of and interaction with our internet and mobile banking services and the devices you use to access them.

We will not retain your personal information for longer than is necessary for the maintenance of your survey or account, or for legal or regulatory requirements.

## How we share your information

We may share the personal information we hold about you across the Claims Planet staff and resources network for the following administrative activities:



- (a) providing you with products and services and notifying you about either important changes or developments to the features and operation of those products and services;
- (b) responding to your enquiries and complaints;
- (c) facilitating the secure access to online platforms; and also, for the following data sharing activities:
  - updating, consolidating, and improving the accuracy of our records;
  - undertaking insurance loss audit and analysis
  - undertaking insurance loss research
  - testing new systems and checking upgrades to existing systems;
  - crime detection, prevention, and prosecution;
  - evaluating the effectiveness of marketing, and for market research and training;
  - customer modelling, statistical and trend analysis, with the aim of developing and improving products and services;
  - managing your relationship with the Claims Planet companies.

By sharing this information, it enables us, and other associates in the Claims Planet resource network, to better understand your needs and manage your information and or account etc. in the efficient way that you expect.

Your data may also be used for other purposes for which you give your specific permission, or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998, and all subsequent addendum's and versions.

### **When we may share your information**

We will treat your personal information as private and confidential, but may share it with each other and disclose it outside Claims Planet if:

- (a) allowed by this agreement;
- (b) you consent;
- (c) needed by our agents, advisers or others involved in relation to all our products and services for you
- (d) needed by subcontractors to help us manage your records;
- (e) HM Revenue & Customs or other authorities require it;
- (f) the law, regulatory bodies, or the public interest permits or requires it;
- (g) required by us or others to investigate or prevent crime;
- (h) needed by market research companies to assist us in providing better products and services for you; or
- (i) to any other parties connected with your claim, repairs or account etc.
- (j) required as part of our duty to protect your accounts, for example we are required to disclose your information to the UK Financial Services Associations (FSA)
- (k) needed for the purpose of insurance administration by the insurer and its reinsurer.

We will always ensure your information remains safe and secure.

### **Sharing your information with other companies**

If you were 'introduced' to us by a third party and/or have a relationship with or are supporting one of our affinity partners (E.g. a charity credit card account), we will give them your contact details and sufficient information about you to help with their accounting and administration. Introducers



or affinity partners may use these details to contact you about products and services unless you have asked them not to do so.

### **Using your information to help prevent terrorism and crime**

The Government also requires us to screen applications that are made to us to ensure we are complying with the international fight against terrorism and other criminal activities. As a result of this we may need to disclose information to government bodies.

### **Sharing your information to assist with asset buying or selling**

Claims Planet companies may in the future wish to sell, transfer or merge part or all of their business or assets, or any associated rights or interests, or to acquire a business or enter into a merger with it. If so, they may disclose your personal information to a potential buyer, transferee, or merger partner or seller and their advisers so long as they agree to keep it confidential and to use it only to consider the possible transaction. If the transaction goes ahead, the buyers, transferee or merger partner may use or disclose your personal information in the same way as set out in this notice.

### **Searching insurance records**

If you apply to us for insurance, we will pass your details to the insurer. If you make a claim, any information you give to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims. A list of the participants is available from the insurer. We may also disclose your information within our group of companies, to our agents and other insurers to investigate or prevent fraud.

### **How we manage sensitive personal information**

The Data Protection Act defines certain information as 'sensitive' (racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences). If you apply to us for insurance, a pension, health insurance or life assurance, we may ask you for some 'sensitive' details. We will only use this information to provide the service you require and we will ask for your explicit consent. As a customer, there may be times when you give us sensitive information. We may share it with other parts of the group and our sub-contractors to keep your records up to date.

### **Using companies to process your information outside the EEA**

All countries in the European Economic Area (EEA), which includes the UK, have similar standards of legal protection for your personal information. We may run your accounts and provide other services from centres outside the EEA (such as the USA) that do not have a similar standard of data protection laws to the UK. If so, we will require your personal information to be protected to at least UK standards.

We may process payments through other financial institutions such as banks and the worldwide payments system operated by the SWIFT organisation if, for example, you make a CHAPS payment or a foreign payment. Those external organisations may process and store your personal information abroad and may have to disclose it to foreign authorities to help them in their fight against crime and terrorism. If these are based outside the EEA, your personal information may not be protected to standards similar to those in the UK.



## **Using Fraud Prevention Agencies**

We have systems that protect our customers and ourselves against fraud and other crime. Customer information can be used to prevent crime and trace those responsible. We will share your personal information from your application with fraud prevention agencies.

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

- Checking details on claims for all types of insurance.
- Checking details of Agent, Partner application / contracts etc.
- Checking details of job applicants and employees.

## **How we check your identity**

We may ask you to provide physical forms of identity verification when you open an App or other service account. All such information will be verified with relevant authorities and stored securely within our systems.

## **Undertaking Anti-Money Laundering checks**

To comply with money laundering regulations, there are times when we need to confirm (or reconfirm) the name and address of our customers. This information may be shared with other network partners and resources etc.

## **Using your details for service contact**

Making sure we deliver excellent customer service is very important to us and to do this, various methods of communication may be used when sending you information about your claim, our services or your Claims Planet account. Most of the time you will be contacted by letter, email or telephone, but you may also be sent updates by text message or email when it is believed to be appropriate. You can ask us to stop sending these messages at any time.

In addition, you may wish to choose a channel of communication that suits you when you need to contact us. If you need to email Claims Planet Partner Organisation or Agent etc., we recommend you check their website to see if a secure email facility exists so that your email can be sent securely.

If you send us emails in other ways, such as from your personal account, then remember that the message may not be secure and there is a risk that it could be intercepted. If you choose to send an "insecure" email, please keep the amount of confidential information you include to a minimum.

## **Recording phone calls**

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly, to resolve queries or issues, for regulatory purposes, to help improve our quality of service, and to help detect or prevent fraud or other crimes. Conversations may also be monitored for staff training purposes.



### **Using information on social networking sites**

As part of our ongoing commitment to understanding our customers better, we may research comments and opinions made public on social networking sites such as Twitter and Facebook.

### **Obtaining a copy of your information**

Under the Data Protection Act you have the right of access to your personal data. The Act allows us to charge a fee of £10 for this service. If anything is inaccurate or incorrect, please let us know and we will correct it.

For further details on how to request a copy of your information, please contact Data Subject Access Request Department, Claims Planet, York House, 34 Church Street, Shipston-On-Stour, CV36 4AR.

### **Using your personal information to contact you about products and services**

Unless you have asked us not to, we and other Claims Planet Partner may on occasion contact you by mail, telephone, email or text message about other products and services we provide. This is used rarely, and will only be used if deemed appropriate.

### **Passing your information to other companies for their own direct marketing**

Unless you have given us your consent, we will not provide information about you to other Companies for their own marketing purposes.

### **Using cookies**

In general, you can visit Claims Planet website(s) without identifying who you are or revealing any information about yourself. However, cookies are used to store small amounts of information on your computer, which allows certain information from your web browser to be collected.

Cookies are widely used on the internet and do not identify the individual using the computer, just the computer being used. Cookies and other similar technology make it easier for you to log on to and use our websites during future visits.

### **Changes to Privacy Notice**

We keep our privacy notice under regular review and we will reflect any updates within this notice.