

Tesco Underwriting Privacy Notice

(Non-Tesco Customer or Non-Tesco Claimant)

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Introduction

Your personal data: how we collect, use, and protect it (Our ‘Privacy Notice’)

This privacy notice applies to you if you do not have a policy that is underwritten by Tesco Underwriting, but your personal data is being used by us to handle a claim. It is very important to us that we handle your personal information responsibly. This document explains how we collect, use and protect your personal information. In particular, it explains things like:

- why we need your information for certain things;
- how we obtained your information;
- how we share your information with others;
- your rights under data protection laws.

What the law says about handling personal data

The personal data protection laws control how we use your personal data, for example, we must be transparent about how we collect and use your personal data. They also grant you rights, such as the right to access the personal data that we hold about you (see section ‘Your Rights’).

What sort of data might Tesco Underwriting hold about you?

Tesco Underwriting have been provided with or has collected personal information about you because we need it to either assess and handle any claim you have made, send documentation to you, assist with our recovery of claims costs or, in the event you were a witness to an accident, to help us to establish who was at fault. If you do not want us to use your information for these reasons, you have the right to ask us not to do so although this could affect our ability to handle any claim you have made.

We may collect a variety of information about you including personal information such as your name, address, contact details, vehicle registration number and of the insurance policy you hold with your own insurer. Where it is relevant, we may also collect sensitive personal data. For example, when dealing with a claim under an insurance policy, you might need to tell us about a medical condition or injury. When we process this type of information, we will only do so if we have a legitimate reason.

How we collect and keep data about you

We will attempt to contact you using the information that has been provided to us. Telephone calls are recorded for training and monitoring purposes and to prevent and/ or detect fraud. Any additional information you give us will also be recorded on our claims system against the relevant claim, this may include details of any damage to your vehicle and any injuries you may have sustained.

Processing Your Data

The law requires us to tell you how we process your personal data. “Processing” is a legal term but means anything we do with it, such as collecting, gathering, obtaining, administering, adapting, keeping and deleting your personal data. We must also tell you who we may share your data with and why.

How do Tesco Underwriting use your personal data?

To assist us in handling claims, we will need to use your personal data and the personal data of any other party in the vehicle at the time of the accident.

We will need to use this data at all stages of our relationship with you, including:

- providing details of the services available to you;
- during the time we have a relationship with you;
- and for a period of time afterwards.

The way we use the personal data about you and others include:

- assessing fault in any accident;
- assisting you with any claim including for damage and personal injury;

- passing your data to selected suppliers including hire companies, solicitors, medical agencies and treatment providers (see also the section 'Who do Tesco Underwriting share your personal data with?')

We may gather other data about you

We may obtain and combine data about you from other places such as credit reference agencies, financial crime prevention agencies, the Claims and Underwriting Exchange, and publicly available resources, such as the electoral register and the internet.

We do this so we can make sure the personal data we hold about you is accurate, to perform checks, and offer you our services.

Who do Tesco underwriting share your personal data with?

Why we share your personal data

In order to provide our services to you, it is necessary for us to share your information with other organisations including other insurers, regulatory bodies, third parties that provide a service that we do not provide or to prevent fraud and other forms of financial crime.

Tesco Underwriting will only share your personal data:

- with your permission;
- when we must by law;
- Provided sharing the personal data meets the requirements of the data protection laws.

Whenever we share data, we only share the amount necessary to achieve the objective of the sharing.

How Tesco Underwriting use your personal data to contact you

We may contact you by phone, post, email or text if these details have been provided to us. This contact will be limited to the services we are providing you with. For reasons of security, we will keep to a minimum any confidential information we include in the emails or texts we send you. We will not use your contact details for marketing purposes.

Sending your personal data to other countries

We will only send your personal data outside the EEA if we know it will be well protected

Sometimes we might send your personal data to another country if, for example, our service provider has a data centre overseas.

All countries within the EEA have broadly the same data protection laws. Before sending your personal data outside the EEA, we check that the recipient will be able to keep your personal data secure and that:

- the EU Commission confirms that the recipient is established in a country which offers essentially equivalent protection to that provided within the EEA; or
- the recipient has signed the EU Commission's 'model contract'. This means they must meet EU standards of data protection.

When your personal data is in another country, it may be accessed by law enforcement agencies in those countries. They do this to detect and prevent crime, or because the law says they must.

How long does Tesco Underwriting keep your personal data for?

We keep your personal data for a reasonable period only

This will depend on:

- the type of service we are providing for you;
- how long we are required to by law or regulation;
- Information needed to prevent fraud and or other financial crime;
- legitimate business reasons such as aiding in a response to a complaint or legal claim.

Your rights

You have the right to know what data we hold about you

This is referred to as your 'Subject Access Rights'.

The law entitles you to see the data we hold about you.

If you ask us for this, we will give you access to, or send you a copy of all your personal data (there are a few exceptions to this, such as access to personal data about third parties).

If you want a copy of your personal data

If you want to see what data we hold about you or any claim you have made with us, you should contact the Data Subject Access Team, Tesco Underwriting, Q8 Quorum Business Park, Newcastle,

NE12 8BU. We will respond to your request within one month. We may get in touch sooner if we need extra information to help us find your personal data, or to verify your identity.

You have the right to receive the personal data you have provided to us in an easily transferable digital format

This is known as the 'right to data portability'.

This means you can ask us to send your personal data to you, or another organisation (such as an insurer) in this format.

You have the right to change or amend your personal data

If you think any of the personal data we hold about you is incorrect or incomplete, let us know and we will change it.

You have the right to stop us or restrict us from using, or request that we erase the personal data we hold about you

If you want us to stop using, or restrict our use of your personal data, or you want us to erase it entirely, please let us know. There are times when we may not be able to do this – for example, if the information is related to an existing or recent claim between you and us, or if the law says we need to keep your personal data for a certain amount of time.

Contact us for more information about how we handle your personal data

If you have concerns about how we handle your personal data, or would like more information, please call us (see the contact us section on our website) or write to us at the address below. We will try and sort things out as quickly as we can.

Our address: The Data Protection Officer, Tesco Underwriting, London Court, 39 London Road, Reigate, Surrey, RH2 9AQ.

For more information about your rights, visit the Information Commissioner's Office website

The Information Commissioner's Office is the UK's independent authority set up to uphold information rights, and promote data privacy for individuals. Their website is www.ico.org.uk

If you have a complaint or concern about how we have handled your personal data and we have not been able to sort it out to your satisfaction, you have the right to lodge a complaint with the ICO.