



Privacy Policy, Terms & Conditions and Cookies Policy

Assura Protect (“we”, “our” or “us”) are committed to protecting your personal data and complying with data protection laws. Please read this privacy policy carefully. It provides information about how we use personal data and the rights available to you under data protection laws.

TERMS AND CONDITIONS

Your use of this website is subject to these terms and conditions of use ('Terms of Use') and by using the website you show your agreement to them. If you do not accept these Terms of Use, please do not use the website. You are required to read this important information carefully before you proceed any further with access to this website.

Please note this website is intended for use by residents of the United Kingdom only. The site is not applicable to residents/ investors of other countries because the law in other countries may restrict the distribution of the information and products available on this website.

You agree to use this website only for lawful purposes, and in a way that does not infringe the rights, e.g. restrict or inhibit anyone else's use and enjoyment of this website.

For the avoidance of doubt, none of the information on this website constitutes an offer to contract in any country in which it is available including the UK.

Alterations

The firm reserves the right, at any time and without prior notice, to remove or cease to supply any product or service contained on this website. In the event that such removal takes place we shall not be liable to you in any way whatsoever for such removal.

The firm reserve the right to change the content, presentation, user facilities and availability of any part of the website at its sole discretion.

Applications for Products and Services

Prices, and details, of products and services (and any offers) posted online are subject to change without notice. All products and services are subject to availability and we give no guarantee in this regard. The provision of details of products and services on this website are not, and should not be construed as, an offer to sell or buy such products or services by the relevant company. The company advertising the products or services concerned may accept or reject your offer at its sole discretion.

Availability

The firm will endeavour to ensure that this website is accessible for 24 hours a day. However, the firm will not be liable if, for any reason, the website is unavailable at any time or for any period.

You are responsible for making all arrangements necessary for you to have access to this website. You are also responsible for ensuring that all persons who access this website through your internet connection are aware of these Terms of Use, and that they comply with them.

The firm will not be liable for loss or damage arising if this website becomes unavailable or is suspended for any reason.

If you choose, or you are provided with, a user identification code, password or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any use, identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of those Terms of Use.

Copyright and Intellectual Property

Providers of information on this website own the copyright and all other intellectual property rights subsisting in the database accessible via the website and all material on this website.

You are not permitted to download, redistribute or extract any information on this website in whole or in part other than for your personal, non-commercial use, unless otherwise stated. Our status (and that of any identified contributors) as the authors of material on this website must always be acknowledged.

Except as set out above, you may not reproduce, modify or in any way commercially exploit any of the information on this website.

If you print off, copy or download any part of this website in breach of these Terms of Use, your right to use this website will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

Changes to Terms and Records of Agreements

The firm may amend these Terms of Use at any time by amending this page and such amendment shall apply to your use of this website after such amendment.

LAYERED APPROACH

We use a layered approach to delivering information about data protection through:

- A brief privacy notice in insurance policy documentation when we issue your policy, which will refer to this more detailed privacy policy;
- This privacy policy accessible online;
- [The London Market Core Uses Information Notice](#). This Notice provides further information on how personal data is used within the insurance market.

INFORMATION WE MAY COLLECT ABOUT YOU

We may collect and process the following personal data about you:

Information provided to us through enquiry, application or claims forms, including:

- information such as your name, address or contact details;
 - sensitive information (e.g. details of any criminal or fraudulent behavior or medical information) obtained either through you or third parties;
 - we may maintain records of any correspondence with you including phone records;
- information we collect through cookies. Please see our cookies statement for further information

WHY WE COLLECT PERSONAL DATA

We are required by data protection laws to have a legitimate reason to process and use your personal data. The main purpose for processing your personal data is for the provision and performance of an insurance contract e.g. reviewing your application, setting you up as a policyholder, administration and maintenance of your insurance policy or in order to process a valid claim.

With regards to 'Special Category' data i.e. sensitive information, we must obtain your consent at the point of collecting your personal data (i.e. when you input your details online or when completing a form) in order to process the data unless an exemption for insurance purposes is applicable. In some circumstances, if we do not have your consent to process your data, it may impact our ability to issue you with insurance cover or to handle any claims.

We may also gather personal data for the following purposes:

- in order to prevent, identify and investigate fraud or any activity that is in the public interest;
- to defend ourselves against or make any legal claims;
- where we have lawful purpose for processing your data e.g. for maintaining our accounts and records, gathering market intelligence in order to develop and improve our products and services. We will ensure that the processing of your personal data does not affect your rights under applicable data protection laws;
- to comply with a legal or regulatory obligation e.g. where we are required to maintain records of any transactions with you, or for compliance with international legal and regulatory authorities.

SHARING AND SAFEGUARDING YOUR PERSONAL DATA

All personal data supplied to us is stored on secure servers and only accessed and used in line with our data protection policies and procedures. Your personal data will only be accessed by our employees or authorized third parties who require the information for their business purposes. In circumstances where it is necessary to share your personal data with a third party, there are contractual agreements in place to ensure the security and confidentiality of your personal data and the information will only be used for the specific purpose for which it has been provided to them.

OUR GROUP COMPANIES

We may share your personal data with our group companies, based in the UK, but only for the purposes laid out in this privacy policy and we will ensure the security of your personal data.

AUTHORISED THIRD PARTIES

We may also be required to allow authorised third parties, including service providers and suppliers, access to your personal data, for the purposes stated in section 2 of this notice. Any data sharing with third parties will be in compliance with applicable data protection laws.

GOVERNMENTAL, LEGAL AND REGULATORY AUTHORITIES

It may be necessary for us to share your personal data with financial and regulatory organisations (e.g. the Financial Ombudsman Service, the Financial Conduct Authority, the Information Commissioner's Office) or law enforcement agencies (including courts) in order to assist them with enquiries, investigations or proceedings and ensure our compliance with our regulatory and legal requirements. As a financial services company, we are required to have certain processes in place with regards to anti-bribery and corruption, money laundering and fraud. If any criminal offence is detected or suspected, we may share data with third parties (e.g. law enforcement agencies, fraud prevention agencies, anti-money laundering agencies) in order to prevent crime or aid investigations if crime is identified. We may also access this data as part of our 'Know Your Client' procedures to establish the parties we are dealing with and when assessing a claim payment in order to prevent criminal offences.

MARKETING

We would like to send you information about our products and services

We would also like to send you information about the products and services of other companies in our group which may be of interest to you.

If you have consented to receive marketing, you may opt out at a later date.

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes, please contact us.

YOUR RIGHTS

Our policy complies with the EU General Data Protection Regulation. The law requires us to tell you about your rights and our obligations with regards to the processing and control of your personal data, however not all of the following may be applicable in our business dealings:

- The right to be informed;
- The right to access your personal data;
- The right to rectification;
- The right to erasure;
- The right to restrict processing;
- The right to data portability;
- The right to object to processing;
- The right to withdraw consent;
- Rights related to automated decision making including profiling;

There are some circumstances where we may be required to restrict your rights in order to safeguard the public or our own interests.

For further information regarding your rights, please visit [the Information Commissioner's Office's website](#) or click on the links provided above.

If you have any questions regarding privacy or how we use personal data, you may contact our Data Protection Officer:

Email: dataprotectionofficer@assuraprotect.com

Postal Address: 86 Gloucester Place, London W1U 6HP

OTHER WEBSITES

Our website contains links to other websites. This privacy policy only applies to this website so when you link to other websites you should read their own privacy policies.

CHANGES TO OUR PRIVACY POLICY

We keep our privacy policy under regular review and we will place any updates on this web page. This privacy policy was last updated on 25th May 2018.

YOUR RIGHT TO COMPLAIN

Should you have any concerns regarding how we process your personal data, then you have the right to report your concern to the Information Commissioner's Office. For more information, please visit their website.

COOKIES POLICY

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site, such as the number of visitors. Most major websites use cookies.

Some cookies on our website are essential for us to be able to provide you with a service or information you have requested. Accepting these cookies is a condition of using this website. If you prevent these cookies, via your browser for example, we can't predict how our website will perform during your visit. Some services may stop working.

Collecting information about visitors to our website

In order to provide full access to our website we sometimes need to collect information about you and how it will be used.

When someone visits our website we collect standard internet log information and details of visitor behaviour patterns. We do this to find out things such as the number of visitors to the various parts of the site. We collect this information in a way which does not identify anyone. If we do want to collect personally

identifiable information through our website, we will be up front about this. We will make it clear when we collect personal information and we will explain what we intend to do with it.

The table below explains the cookies we use and why. Name Purpose

ASP.NET_SessionId	Session cookie sent to the web browser. Used when you open the browser and then go to a website that implements ASP.NET session state. This cookie is deleted when you close your browser.
CMSCsrCookie	Stores a security token that the system uses to validate all form data submitted via POST requests. Helps protect against cross-site request forgery. This cookie is deleted when you close your browser
CMSPreferredCulture	Cookie used to determine website users' browser language. Expires 24 hours after the site is first accessed.