

Privacy Policy



premium
choice



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Privacy Policy

Who are we?

Premium Choice is a trading name of Premium Choice Ltd. Premium Choice Ltd is authorised and regulated by the Financial Conduct Authority, registration number 312245. "We", "Us" and "Our" will refer to Premium Choice in this privacy policy.

Premium Choice act as a data controller. We promise to look after your data. We will not sell your data on and will keep it secure and private. We want to make sure you know how we use your data and allow you to be in control of your marketing preferences.

The personal data we collect

We have received your personal data either directly from yourself or by way of you submitting your data to us, by your use of a comparison website. We need to collect this data so we can offer you an insurance quote, under the terms of a contract with you and satisfy our regulators.

The personal data we hold about you, and any other person that you have included on any policy of insurance you have purchased, consists of the following:

- Name, address, date of birth and gender
- Phone numbers and email address
- Relationship status and other lifestyle information
- Credit/debit card and if paying by finance, bank account details
- Driving licence details and claims history

Sensitive personal data may take the form of:

- Medical history
- Driving and/or criminal convictions

Call recording and monitoring

We may record, monitor and store calls, emails, SMS messages or other communications for:
Business purposes such as quality control and training

- Prevention of unauthorised use of our telecommunication systems and websites
- Ensuring effective systems operation
- Meeting any legal obligation
- Prevention or detection of crime
- The legitimate business interests of the data controller

The processing of your data (How we use your data)

We will use your personal data, and that of any other person named on your policy, for any one or more of the following purposes:

- for quotation and/or to arrange and/or to administer the insurance policy and/or credit agreement. This may appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments;
- to communicate with you for any purpose in relation to the insurance policy (including renewal options and/or your credit agreement) by letter, telephone, email or text message;
- to communicate with your insurance company finance provider for any purpose in relation to the Policy by letter, telephone or email;
- to validate the insurance information that you have provided and to verify your identity, in some cases match it against information that is stored by a third party;
- provided by you with fraud prevention agencies and public bodies including the Police. This may extend to use information that is recorded by fraud prevention agencies in other countries. We will ensure an adequate level of protection is in place to protect your personal information, such as contractual protections which have the purpose of ensuring the security of

any information passed;

- to ensure compliance with international financial sanctions requirements. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publicly available sanctions lists;
- to conduct analytics, on a personal or aggregated basis, in respect of product performance, rating and underwriting factors, allowing us to improve our services offered.

The legal bases for the processing

In relation to the purposes above, the legal bases for the processing are:

- The processing is necessary for a contract, namely setting up and administering the policy.
- The processing is necessary for the purposes of legitimate interest.
- The processing of sensitive personal data is necessary for reasons of substantial public interest, 'if the processing is for an insurance policy'.
- The processing is necessary for compliance with a legal obligation.

Our Legitimate business interests are:

- Validation, customer services and regulatory – to improve customer journey and follow other regulatory guidelines;
- Prevention and detection of fraud- to ensure our business is not used for fraud;
- MI, business reporting and business development- to assist in management information, business improvement and development and using statistical analysis;
- Company finances- to ensure any financial accounts are up to date.

Who we share your data with

We may transfer your personal data for any one or more of the following purposes:

- Underwriting – we will pass data to our panel of insurers to obtain quotations. Once a policy is accepted, your insurer will become a joint data controller. For more information please visit your insurers website to view their privacy policy and find out how they will use your data;
- Making credit decisions – If you elect to pay you insurance by monthly instalments it will also be used to make decisions about your creditworthiness. If you are paying by monthly instalments your data will also be shared with Close Brothers Limited, who we use for finance agreements;
- Legitimate interest – to third parties where this is necessary or desirable for the legitimate business interests of Premium Choice; or as required by law;
- Administration – we will transfer your personal data to third parties where this is necessary to administer the Policy and/or provide any of the services that are necessary relating to your insurance; and they may communicate with you in relation to the policy by letter, telephone or email; or other communications in accordance with UK and European law;
- No Claims Bonus – We will disclose No Claims Bonus (NCB) and claims details to your new provider should you lapse/cancel your insurance;
- Authorised persons – with your express consent we can deal with another person on your behalf to help manage your insurance policy subject to answering security questions correctly. This will include the personal and sensitive data we hold.

Keeping data up to date

To help us ensure your data is up to date please tell us if the information we hold for you changes. We will update your information received from you or any other party related to your insurance.

Marketing

We will occasionally send or contact you with details of motor related products and services. This is what we call marketing. We will rely on consent and ask you if you would like to opt in to receive marketing correspondence when you contact us or take a policy out online. Information will be relevant to you as a customer and non-intrusive. You can opt out/unsubscribe at any time by contacting us.

Your rights

Under GDPR you have the following rights.

- The right to be informed – You have the right to be informed about the collection and use of your data
- The right of access – You can request a copy of any of the data we hold on you.
- The right to rectification – You have the right to request inaccurate data be rectified.
- The right to erasure – You have the right to have your personal details erased. This is not an absolute right as we may have to keep certain data items for legal and regulatory reasons.
- The right to restrict processing – You have the right to restrict or suppress the processing of your personal data. We will still store the data but not process it.
- The right to object – You can object to the processing of your data. We may be able to continue processing if we can show that we have a compelling reason for doing so.
- Automated decision making – You can object to decisions made by automated means without any human involvement and ask that a person reviews it, however in certain situations it may prevent us from providing you with insurance.
- Complain to the ICO – In certain circumstances and in relation to the use of your personal data, you have the right to complain to the Information Commissioner (ICO) at ico.org.uk

Retention

We have a Document Retention Policy which records details of how long various types of information should be held on file. The retention periods vary depending upon the circumstances of an individual matter, however for a period of at least 6 years after the policy ends.

Third party websites

We are not responsible for the privacy policies and practices of other websites. Will always take great care to partner with other websites which maintain the same standards as present on our own website, but we cannot guarantee this. We advise you check the privacy policy on each website that you visit to find out how they will use your data.

How to contact us

For any further information in relation to the processing of your data, please contact:

Compliance Department
Premium Choice
Pendeford House
Pendeford Business Park
Overstrand
Wolverhampton
WV9 5AP

Email: compliance@premiumchoice.co.uk



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