**Ridersure Privacy Policy**

The privacy and security of your customers’ personal information is very important to Europa Underwriting Limited trading as Ridersure.

This Privacy Policy forms part of the Terms and Conditions of the website.

If you have any questions about this Privacy Policy or the practices of this website please contact our Data Protection Officer at: Europa House, Midland Way, Thornbury, Bristol, BS35 2JX or by e-mailing compliance@europa-group.co.uk

**What personal information do we hold?**

When customers purchase or amend policies through our brokers we hold personal information about them. This includes:

* General information including their name, address, date of birth and contact details
* What and who they want to insure, such as vehicle and named rider details
* Their claims history
* Their credit history
* Sensitive personal information such as details regarding their health, or any convictions

We will use the information we hold to administer their policy, process their claims and to detect and prevent fraud as appropriate. We may give out information to third parties for necessary administration of the policy and to help detect and prevent fraud or improper claims

**Sharing personal information with others**

All insurers supply details of policies to databases which the police and other insurers have access to. This helps to detect people who break the law by not taking out insurance and assists when dealing with claims. We will only use and disclose information we hold about your customer in the normal course of arranging an administering your customers’ insurance.

Insurers and their agents may share information with each other to prevent fraudulent claims and to assess whether to offer insurance (including privacy terms) via the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd. Lists of participants are available on request. In dealing with your customers’ application this register may be searched. In the event of a claim the customer information you have supplied and the claim form together with other information relating to the claim will be put on the register and made available to participants.

Your customers’ policy details will be added to the Motor Insurance Database (MID), managed by the Motor Insurers Bureau (MIB). This may be consulted by the Police in order to establish who is insured to ride the vehicle. If your customers are involved in an accident in the UK or abroad, other UK insurers, the MIB may search the MID to ascertain relevant policy information. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain certain information which is held on the MID. Additional information can be found at www.mib.org.uk

We may also share your customers’ personal information with:

* Organisations that have a specific legal role such as statutory bodies, regulatory authorities and other authorised bodies
* Organisations where we have a duty to or are permitted to disclose your customers’ personal information by law, such as a valid request from the police or other organisation in the interest of preventing and detecting crime
* Fraud prevention agencies and operators of registers available to the insurance industry to check information and prevent fraud
* Claims management organisation 4th Dimension Innovation Limited in order to administer any claims your customers make
* Another company if our business or part of it is bought or taken over by that company to make sure your customers’ motor policies can continue to be serviced
* Genesys Cloud if you use the web chat facility
* Our panel of insurers to carry out processes such as statistical analysis to help improve the products offered
* LexisNexis for identity verifications, fraud prevention, risk analysis purposes and to check your customers’ credit history. The credit history check will be recorded on your customers’ credit reference file without affecting your customers’ ability to apply for credit or other financial products. LexisNexis is a global data and analytics company that provides data and technology services, analytics, predictive insights and fraud prevention. LexisNexis’ privacy notice can be found at <https://risk.lexisnexis.com/group/processing-notices>

**Exceptions**

Except as described above we will not otherwise use or disclose any personally identifiable information except to the extent reasonably necessary:

* To correct technical problems and to technically process broker or customer information
* To protect the security and integrity of the website and our service
* To protect our rights and property and the rights of property and others
* To take precautions against liability
* To respond to claims that the information we hold violates the rights or interests of third parties
* To the extent required by law or to respond to judicial process
* To the extent permitted under other provisions of law, to provide information to law enforcement agencies or for an investigation on a matter related to public safety as applicable

Brokers understand and agree that technical processing of customers’ information is and may be required to

1. Send and receive messages in the brokers’ use of the service
2. Conform to the technical requirements of connecting networks
3. Conform to the limitations of our service
4. Conform to other similar requirements

**Login Identification / passwords**

Parts of our service may require users to provide us with login identification and a password which will be used to verify your identity and for our internal use in maintaining your customers’ policies.

Security warning: In such circumstances you will be provided with an agency number, username and password in order to protect your customers’ personal information. You must keep these details safe and must not disclose it to anyone. You will need these details to retrieve your customers’ personal information. Please let us know as soon as possible if you think that someone else knows these details or you think that someone else is trying to access your customers’ details. We do not accept any responsibility or liability if a third party obtains or guesses these details and uses them.

**Duty of Disclosure**

We will provide brokers with a quotation based on the customers’ information that brokers provide to us. It is essential that all information and answers provided to us are true and accurate as undisclosed information could invalidate any insurance. This could lead to your customers’ claims not being processed or paid. If there is any doubt as to the relevance or accuracy of the information provided, brokers must discuss this with us.

**Telephone calls**

Calls may be recorded and monitored.

**Law**

Policies shall be interpreted under, governed by and construed in accordance with English law.

**Notification of Changes**

If we decide to change this Privacy Policy, we will post these changes on our website and/or broker quote and buy portal so our brokers are always aware of what information we collect, use and disclose. If at any point we decide to use or disclose information collected in a manner different from that stated at the time it was collected, we will notify brokers.

**Log Files**

We gather Internet Protocol (IP) addresses of users who access our website or quote and buy broker portal. We use IP addresses to help diagnose possible service interruptions and administer our service and website. We also use IP addresses to analyse trends, administer the site, track users’ movement, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information.

**Cookies**

Cookies are small files created by websites to identify users. Cookies may be used to manage each user interaction to ensure proper identification of the user. You can set the web browser to reject cookies from our service. However, rejecting cookies may prevent use of this service.

**Service Activity Logging**

Our application has the capability to monitor actions whilst our services are being used. We use this information to understand the use of our services, to diagnose problems and enhance the features and functionality of the service.

**Links**

Our website and broker quote and buy portal may contain links to other websites. We are not responsible for the privacy practices or the content of other websites.

**Security**

Our website and broker quote and buy portal uses firewall technology as a standard internet security measure to prevent the loss, misuse and alteration of the information under our control. Our web servers are located in a high security and high availability co-location facility professionally managed by a third party. The servers that we use store personally identifiable information which is kept in a secure environment.

The website and broker quote and buy portal takes every precaution to protect our brokers’ and customers’ information. When brokers submit information sensitive information via the website and portal this information is protected both online and offline.

Only employees who need the information to perform a specific task are granted access to personally identifiable information.