

Privacy Policy of the Qdos Group Of Companies

This is a generic Privacy Policy which applies to the Qdos Group of Companies, which are Qdos Accident Assistance Limited (Company number 5179995) and Qdos Insurance Services Limited (Company Number 5650475). The group comprising these companies may be referred to “we” or “us” below.

We take your privacy seriously. This Privacy Policy explains how we will use information about you and the steps we take to ensure your information is kept secure and confidential.

Please read this Privacy Policy carefully. If you use our Website or any of our services, you will be regarded as having read and accepted this Privacy Policy. You must not use this Website or our Services if you do not accept this Privacy Policy.

Qdos Insurance Services Limited is the data controller under the Data Protection Act 1998 in relation to the processing of your personal data in connection with Insurance Services. Qdos Accident Assistance Limited is the data controller under the Data Protection Act 1998 in relation to the processing of your personal data in connection with anything else. The registered office of npth companies is Higsons Chartered Accountants, 93 Market Street, Farnworth, Bolton, BL4 7NS.

If you have any queries relating to our use of your personal data or any other related data protection questions for any Company in the Group, please contact our Data Protection Officer at dpo@qdosassist.co.uk

1) The information we collect

We collect personal information about you when you give this to us in the course of registering for and/or using our Website or services. In the course of providing our services to you, we may also store information about how you use our Website, for example, the pages viewed, the website from which you came to visit our Website, changes you make to information you supply to us, details of the quotes you request and your transactions, together with details of your financial information, for example, bank account or payment details.

Telephone calls that you make to our customer services help line on 0800 440 2417 (Qdos Insurance Services Limited) or 0800 093 0982 (Qdos Accident Assistance) may be monitored and/or recorded.

We will periodically review your personal information to ensure that we do not keep it for longer than is permitted by law.

2) Purposes for which we use information about you

We may use your personal information for the following purposes:

- 2.1 to enable you to access and use our services; and/or
- 2.2 to personalise and improve aspects of our overall service to you and our other users, as well as carrying out research such as analysing market trends and customer demographics; and/or
- 2.3 to communicate with you, including sending you information about products and services which we think may be of interest to you, and sending you annual insurance renewal quotes based on information you previously provided to us if you have requested insurance quotes; and/or
- 2.4 to process a transaction between you and a third party.

Privacy Policy of the Qdos Group Of Companies

3) Passing on information about you

As part of using our services you consent to us disclosing your personal information to the following parties:

- 3.1 Third parties, including but not limited to companies whose products or services are included on our website with a view to providing you with an online quotation for the product and/or service requested by you. When these companies use your data in this way, they will be acting as data controllers of your information and therefore you should view their privacy policies or contact them directly for further information. For further information about these third parties, please contact us at dpo@qdosassist.co.uk. Some third parties with which we share your information may use it to carry out research such as analysis of market trends and customer demographics and to customise and develop the product/service which they offer to you or other individuals in the future.
- 3.2 The Financial Services Authority and/or other regulatory/governing bodies for the purposes of compliance monitoring;
- 3.3 Selected other third parties whose products, services or other offers we believe may interest you (see our section on **Keeping you informed about offers and services** below);
- 3.4 If you use our services to search for and compare insurance products, the information you provide may be used to carry out certain credit checks through licensed credit-referencing agencies. This is used as part of the underwriting process for some of the insurance providers and a record of this search will be made although this will not adversely affect your credit profile.
- 3.5 Where permitted by data protection and privacy law, we may also disclose information about you, or access your account:
 - 3.5.1 if required or permitted to do so by law; and/or
 - 3.5.2 if required to do so by any court, the Financial Services Authority, the Office of Fair Trading or any other applicable regulatory, compliance, Governmental or law enforcement agency; and/or
 - 3.5.3 if necessary in connection with legal proceedings or potential legal proceedings; and/or
 - 3.5.4 in connection with the sale or potential sale of all or part of our business or the company.
- 3.6 If we reasonably believe false or inaccurate information has been provided and fraud is suspected, details may be passed to fraud prevention agencies to prevent fraud and money laundering.

4) Keeping you informed of offers and services

You agree that we and other trusted third parties shall be entitled to advise you via e-mail, post, telephone or by text of products, services and other offers we think may interest you. For example, we may e-mail you letting you know how you could save money by changing products and services.

Whenever you provide us with personal information, we will give you an opportunity to tell us you do not consent to us and others using and sharing your information for marketing purposes. Unless you tell us otherwise, you are consenting to such uses.

Any electronic marketing communications we send you will include clear and concise instructions to follow should you wish to unsubscribe at any time.

Should you no longer wish to be contacted by us, you can advise us at any time by contacting our Customer Services team on 0800 440 2417 (lines are open Monday to Friday 9.00 to 5.00) or by sending an email to customerservices@qdosinsurance.co.uk

Privacy Policy of the Qdos Group Of Companies

You can also ask us at any time to stop passing your information to third parties for marketing purposes, which we will do. Such a request may result in us ceasing to offer the Services to you.

If you no longer wish to be contacted by third parties for marketing purposes, please follow the instructions in their marketing communications, or consult their privacy policies for further information about unsubscribing.

5) Improving our Service to you

In order to ensure the services we provide you continue to meet your needs we may ask you for feedback on your experience of using the website. Any feedback you provide will only be used as part of our programme of continuous improvement and will not be published on the website.

6) Third party providers and data privacy

If you decide to enter into a contract with a third party provider through this Website, the information you have provided to us together with any further information requested by, and supplied by you or us to the third party provider will be held by the provider for the purposes set out in that provider's privacy policy. Therefore, you are strongly advised to read your chosen provider's privacy policy and satisfy yourself as to the purposes for which the provider will use your personal information before entering into the contract. We have no responsibility for the uses to which a provider puts your personal information.

7) Cookies

A cookie is a very small text file placed on your computer. Cookies help us to:

- 7.1 understand browsing habits on this Website;
- 7.2 understand the number of visitors to this Website and the pages visited; and
- 7.3 remember you when you return to this Website so we can provide you with access to previously saved quotes.

Most cookies are deleted as soon as you close your browser, these are known as session cookies. Others, known as persistent cookies, are stored on your computer either until you delete them or they expire. By using this Service, you consent to us using cookies.

When you use our website, you may also be sent third party cookies by our advertisers or service providers. They may use the information they obtain from your use of their cookies to track your browser across websites, to build a profile of your web surfing, or to target advertisements, which may be of particular interest to you.

We also use Google Analytics to analyse the use of this website. Google Analytics generates statistical and other information about website use by means of cookies, which are stored on users' computers. The information generated relating to our website is used to create reports about the use of the website. Google will store this information.

You can choose to block or delete cookies through your browser settings. If you decide to block or delete our cookies, you will not be able to benefit from the full range of our Services and this may affect the performance of our website on your system.

Privacy Policy of the Qdos Group Of Companies

8) Advertisements

We do not currently use advertisements on our Website.

9) Security

Keeping information about you secure is very important to us. However, no data transmission over the internet can be guaranteed to be totally secure. Therefore, whilst we strive to protect your personal information, we cannot ensure or warrant the security of any information which you send to us, and you do so at your own risk. In addition, you must keep secure any username and password which you create when registering for the Services.

10) Transferring your information abroad

Information supplied by you to us will only be transferred outside the European Economic Area by us or our agents where this is necessary for the purpose of performing obligations to you, or when you have given your prior consent to such transfer.

11) Your Rights

You have certain rights under the Data Protection Act 1998. For example, in accordance with the Data Protection Act 1998 we will always let you have a copy of the personal information we have about you, if you request it from us in writing. The law allows us to charge you a £10 fee for a copy of such information and we may do so.

12) Your responsibility for the information you provide

You may complete a registration process as part of your use of this Website which may include the creation of a username, password and/or other identification information. Any username, password and/or other identification information must be kept confidential by you and must not be disclosed to, or shared with, anyone. Where you do disclose to or share with anyone your username, or password and/or other identification information, (or someone other than you discovers your password and/or identification information other than through a breach by us of this Privacy Policy) you are solely responsible for all activities undertaken on this Website using your username, password and/or other identification information.

You must check and ensure that all information, content, material or data you provide on this Website is correct, complete, accurate and not misleading and that you disclose all relevant facts.

We may also need to collect information from you about other individuals, e.g. additional named drivers if you request a car insurance quotation. By submitting another person's details you are confirming to us that you have their permission to do so and that they understand how their details will be used.