

How we use your personal information and who we share it with

This notice contains important information about the use of **your** personal information. Please make sure that **you** read this notice carefully. In this notice **we** and **us** and **our** means Insure the Box Limited, Tesco Personal Finance plc, trading as Tesco Bank, insurers, and any holding companies, subsidiaries or linked companies.

‘Personal information’ means any information given to **us** about **you**, by **you** or anyone else in connection with the particular service or product that **we** are providing to **you**. By taking out this Tesco Bank Box Insurance **policy**, **you** confirm that **we** may use **your** personal information in the ways outlined in this notice. As the terms of this notice will also apply to anyone else insured under **your policy**, **you** should also show this notice to anyone else whose personal information **you** give to **us** and ensure that **you** have their consent to provide their personal data, including sensitive personal data, where necessary, in connection with **your** insurance **policy**.

Your privacy is very important to **us**. **We** promise to respect and protect **your** personal information and try to make sure that **your** details are accurate and kept up to date. **You** should let **us** know whenever **your** personal details change.

How we use your driving information

The telematics **in-tele-box** fitted to **your car** collects a wide range of **driving** information and **we** understand that customers may be concerned about how this information will be used. **We** are committed to keeping **your driving** information safe and confidential:

- **we** will use **your driving** information to encourage **you** to drive safely, for example, by awarding **Bonus Miles** each month to safe drivers.
- **we** will use **your driving** information to help **us** reduce fraud, by checking if another driver is making a false claim against **you**, or if **you** are making a false claim
- **we** will only share **your driving** information with **our** trusted business partners
- **we** will not release **your driving** information to the police or to any civil authorities unless **we** have **your** permission or **we** are required to do so by law, or **we** suspect fraud or attempted fraud
- **we** will not refuse **your** claim simply because **you** were **driving** above the legal speed limit
- **we** will stop recording **your** information if **you** sell **your car** or if **your policy** is cancelled.
- **we** will use **your driving** information to help **us** calculate **your** renewal **premium**
- **we** will not provide **you** or **your** representatives with **your driving** information for use in civil claims or criminal investigations or proceedings.

The police and certain statutory and/or authorised bodies may request information collected via the telematics **in-tele-box** in connection with road accident investigations and the prevention or detection of crime. Such information may currently only be obtained by these organisations via an application to the Courts and **we** will not provide any information to these organisations except when subject to a Court Order or with **your** consent.

By purchasing this **policy**, the **policyholder** has confirmed that all named drivers have been made aware that **driving** data relating to all drivers will be available to view on Your Portal.

How we use your personal information

We will use personal information which has been given to **us** to manage **your** insurance **policy** and other Tesco Bank Box Insurance products, including handling underwriting and claims and issuing **policy** renewal documents to **you**. These activities may involve **us** releasing personal information to other insurers, regulatory authorities or agents providing services to **us** or on **our** behalf. Some of these agents may be based outside the EEA but **we** will make provision for **your** personal information to be protected whilst being transferred to and processed in these countries.

We may use **your** personal information and the information about **your** use of **our** products and services to carry out research and analysis about **our** products and services, as well as to service **your** needs in connection with **your policy**. **We** may use e-mail, telephone, post or SMS to do this.

To assess **your** insurance application and the terms on which cover may be offered, and to process claims and maintain **your policy** during the **period of policy cover** **we** may obtain information about **you**, all drivers named on **your policy** and any person who may be paying **your premiums**, from credit reference agencies, fraud prevention agencies and databases. **We** may also check **your** and any other drivers' credit status, identity, driving licence and claims history from other sources, including the DVLA and the Claims and Underwriting Exchange (CUE). The agencies will record **our** enquiries. Where a credit check is made this will leave a 'footprint' on **your** record with that agency, and may leave a record that could be seen by other lenders.

However, should **you** fail the credit reference checks it is unlikely **you** will be offered the option to pay by instalments on **your** motor insurance **policy** and the **policy** will be cancelled in accordance with Section 12.6 and Section 12.7 of **your** Private Car Policy Document. In this instance, **you** may be allowed to purchase another **policy** but **you** will be required to pay the full **premium** in one payment.

How do we use your Clubcard information?

We will use the name and contact details **you** have provided in **your** application to search for a Clubcard number linked to **your** household. Tesco Bank uses this Clubcard information (including shopping purchases) to generate a risk profile for **your** household, which is used to calculate the level of Clubcard discount Tesco Bank and its insurers may offer **you**. This risk profile is shared with Insure The Box Limited in order for any discount to be applied. Tesco Bank does not share transactional Clubcard data (including shopping purchases) with its insurers. The Clubcard discount is only ever used to improve the price of **your** premium.

Clubcard information is used in this way whenever you are given a quote, including at renewal and if **you** make any changes to **your** policy and when selecting offers which may be of interest to **you**. Tesco Bank may also use Clubcard information to confirm the details you have submitted to protect from identity theft, misrepresentation, fraud and to inform lending decisions. Clubcard information will only be used where it will have a positive impact.

Tesco Bank may access the information collected through the use of your Clubcard to help us improve our service to **you** and to make our communications more relevant.

Marketing purposes

If **you** would like to change **your** marketing preference please call the Customer Services Line shown on **your policy** documents. **You** may contact **us** at any time to give notice to stop data being used for marketing purposes.

We may release **your** personal information to others:

- if **we** need to do this to manage **your policy** with **us** (as set out above)
- in connection with any research or analysis that **we** are carrying out (as set out above)
- where **we** need to do so in order to prevent fraud (as mentioned below)
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority)
- in other circumstances where **you** have given **your** permission.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

Monitoring and recording calls

We may monitor or record telephone calls to improve **our** service and to detect and prevent fraud.

Motor Insurance Database

Information relating to **your** insurance **policy** will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic Licensing
- continuous Insurance Enforcement
- law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- the provision of government services and or other services aimed at reducing the level and incidence of uninsured **driving**.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), the **insurers** and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the police. **You** can find out more about the MID at www.mib.org.uk and **you** can check that **your** correct registration number details are shown on the MID at www.askmid.com

Claims history

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim of these is to help **us** to verify information provided and to prevent fraudulent claims. When **we** deal with a quotation for insurance, **we** may search these registers.

The conditions of **your policy** specify that **you** must tell **us** about any incident (for example, accident or theft) which may or may not give rise to a claim. When **you** inform **us** about such an incident, **we** will pass this information to the registers. **We** may search these registers when **you** apply for insurance, in the event of any claim or incident, or at renewal of **your policy** to verify either **your** claims history or that of any other person or property likely to be involved in **your policy** or claim.

Dealing with others on your behalf

To help **you** to manage **your** insurance **policy**, **we** will deal with **you** and/or any other person whom **you** have nominated and **we** have accepted to be acting for **you**, if they call **us** on **your** behalf in connection with **your policy** and answer **our** security questions.

Sensitive information

Some of the personal information that **we** ask **you** to provide may be sensitive personal data, as defined by the Data Protection Act 1998. Sensitive personal data may include information relating to **your** health, race, religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** for the specific purposes of dealing with **your policy** and to provide the services described in **your** policy documents.

Further information

You are entitled to receive a copy of the information **we** hold about **you**. If **you** would like a copy of **your** information held by Tesco Bank Box Insurance or if **you** would like to receive further details of the fraud prevention and other databases **we** access or contribute to please write to:

The Data Protection Officer, Insure The Box Limited, PO Box 1308, Newcastle upon Tyne, NE12 2BF

If **you** would like a copy of **your** information held by Tesco Bank, please contact the Data Protection Officer for Tesco Bank at the following address:

Freepost RSJB-RYLK-JKUX, Tesco Bank Data Protection Officer, PO Box 277, Newcastle upon Tyne, NE12 2BU

In all cases please give **your** name, address and (if **you** have one) **your** insurance **policy** number. **You** may be charged a £10 fee. Details will be provided at the date of request.

Insure The Box Limited (as administrator of the Tesco Bank Box Insurance product) is both a data controller and data processor under the terms of the Data Protection Act. Tesco Bank plc is a data controller under the terms of the Data Protection Act.

Fraud and fraud prevention agencies

We may share information which **we** hold and which has been supplied to **us** in connection with any application for insurance that **you** have made or any insurance **policy** which **you** have with **us** (including the renewal of any **policy** which **you** have with **us**) with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd) and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help **us** check information that is given to **us** and to prevent or detect crime, including fraud. When **we** process **your** request for insurance cover, process any claims and maintain **your policy** during the **period of policy cover**, **we** may search these registers.

If fraud is identified from false or inaccurate information provided by **you**, details will be passed to fraud prevention agencies. Such fraud prevention and law enforcement agencies have the right to access and use this information.

Tesco Bank Box Insurance and other organisations and agencies may also access and use this information to prevent fraud and money laundering, including, for example:

- credit and credit related details on applications and other arrangements
- management of credit and credit related facilities or arrangements
- debt recovery
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees.

If such companies suspect fraud, **we** will share **your** relevant personal information with them.

We will supply details of the relevant fraud prevention and law enforcement agencies on request. Tesco Bank Box Insurance and other organisations and agencies may access and use from other countries the information recorded by fraud prevention agencies.

Your information protection

Where **we** capture **your** personal information, **we** will do this over a secure link using recognised industry standard technology which encrypts data that is transmitted over the internet. Most browsers will indicate this by displaying a padlock symbol on the screen.

Unauthorised electronic access to servers is prevented by use of suitable firewalls and the servers are located in secure locations, accessible only by authorised persons.

Cookies

Cookies are small files stored on a computer's hard drive and are generally harmless. They are used to recognise **you** so that **you** receive a more consistent website experience. Cookies can contain information about **your** preferences that allows a site to provide a more personal service.

Tesco Bank Box Insurance will not track or collect any personally identifiable information of site visitors. **We** will not match any data gathered from **our** site with any personally identifying information from any other source. **We** will not associate **your** IP address with any other data held by any third party.

If **you** prefer that Tesco Bank Box Insurance do not collect data by using cookies, **you** can disable this function within **your** browser settings. However, if **you** do this **you** may not be able to use the full functionality of the Tesco Bank Box Insurance site, including customisation of the web content to reflect **your** personal usage.

If **you** want to remove cookies that are installed on **your** computer, **you** should refer to the instructions for **your** browser and/or operating system to locate the file or directory that stores cookies.