

## Privacy Notice

**Please read this privacy notice carefully as it explains how we use your personal information.**

In this privacy notice, “**we**”, “**us**” and “**our**” refers to Tesco Personal Finance plc, trading as Tesco Bank and part of the Tesco group and the insurers who underwrite **your** policy (as named in **your** current **Schedule**) and any holding companies, subsidiaries or linked companies of those insurers, unless otherwise stated. Each of **us** is responsible under the Data Protection Act for the data **we** process about **you**.

This privacy notice will apply to anyone covered under **your** policy or who **you** nominate to act on **your** behalf or who pays **your** premium. **You** must ensure that **you** have shown them this notice and have their permission before giving **us** their personal information.

### What sort of information do we hold?

**We** collect and retain **your** information when **you** access **our** website, complete an application or request a quotation either directly from **us** or via a price comparison website or provide information to **us** either at quotation, renewal or during or after the term of the policy. **You** should let **us** know whenever **your** personal details change.

**We** may supplement and validate the information **we** hold about **you** with information from third parties such as, but not limited to, the wider Tesco group, credit reference agencies, Claims and Underwriting Exchange (CUE) and publicly available sources to perform checks, assess the accuracy of the information **we** hold about **you** and provide **you** with relevant offers.

**We** will retain and use information relating to anyone insured under **your** policy or paying **your** premium.

**We** will also retain information **you** provide to **us** relating to anyone **you** nominate to act on **your** behalf to allow **us** to complete security questions before they can make any changes to **your** policy. **We** monitor and record calls to and from **our** customer service centres to improve **our** service and to prevent and detect fraud.

If **you** contact **us** electronically (e.g. by email or Internet), **we** may collect **your** electronic identifier such as **your** internet protocol address. When **you** visit **our** website, **we** collect information about your browsing habits using cookies. Further information is available in the privacy and cookie policy on **our** website [www.tescobank.com](http://www.tescobank.com).

### How do we use the information provided?

At quotation, renewal and if **you** make any changes during the **period of insurance**, **we** will use the information **you** provide **us** relating to anyone insured under **your** car insurance policy, to:

- assess **your** financial and insurance risks;
- provide **you** with quotations and any additional terms of cover;
- maintain and update **your** policy;
- record and process claims;
- understand customers' needs and requirements;
- develop and test products and services;
- carry out research and analysis about **our** products and services; or
- prevent and detect crime, including fraud.

Tesco Bank will also use any information provided to:

- recover debt; and
- provide **you** with tailored information and offers about products and services that may be of interest to **you**.

To validate the information **you** have provided, **we** may obtain information about **you**, all drivers named on **your** policy and anyone who may be paying **your** premiums, from third parties such as credit reference agencies (including publicly available data, previous searches and full electoral register), fraud prevention agencies and other databases. **We** may also check all drivers

named on **your** policy and anyone who may be paying **your** premiums credit status, identity and claims history from other sources including but not limited to the DVLA and the Claims and Underwriting Exchange (CUE). Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft), whether or not **you** think it is likely to give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to that incident to these registers. The agencies will record **our** enquiries. A record of the credit search will be left on the credit file at the Credit Reference Agency. It may be visible to other lenders when they carry out future credit checks. This will not affect **your** credit rating.

**We** may also provide **your** (or any person included on the proposal) driving licence number (DLN) to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to and at any point during **your** insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about **you** by the DVLA please visit [www.dvla.gov.uk](http://www.dvla.gov.uk).

The DLN may also be used to search **your** (or any person included on the proposal) no claims discount (NCD) details against a no claims discount database to obtain information in relation to **your** NCD entitlement. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark (VRM) and postcode.

A search of the DLN with the DVLA or against the NCD Database should not show a footprint against the driving licence. We may pass details of **your** no claims discount to certain organisations to be recorded on a NCD database. This will occur if information requires updating or correcting at any stage and also at the renewal stage of **your** policy and upon or after the cancellation of **your** policy prior to the expiry date.

#### **How do we use data to prevent fraud?**

When **we** process **your** request for insurance cover, assess the terms on which cover may be offered, maintain **your** policy or when **you** make a claim or tell **us** about an **incident**, **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**. This information may be shared with the Claims and Underwriting Exchange register (CUE) 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.

**We** may search against **your** (or any person included on the proposal) driving licence number against details held by the DVLA to confirm **your** licence status, entitlement and restriction information and endorsement/conviction data.

**We** may also search **your** (or any person included on the proposal) NCD details against a No Claims Discount database to obtain information in relation to **your** NCD entitlement. Such searches may be carried out against **your** (or the relevant person included on the proposal) driving licence number, name, date of birth, Vehicle Registration Mark (VRM) and postcode. If **you** give inaccurate details or fraud is suspected or identified this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about **you** and others in **your** household on credit, insurance (including claims), debt tracing, and to prevent crime. If such companies suspect fraud, **we** will share **your** relevant personal information with them. **We** may research, collect and use data about **you**, any person covered by **your** policy, any person paying **your** premiums or any person nominated by **you** to manage **your** policy, from publicly available sources, including social media and networking sites for the purposes of fraud detection or prevention.

## 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:

- i. Electronic Licensing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- iv. 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](http://www.mib.org.uk) and **you** can check that **your** correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com).

## How do we use your Clubcard information?

Tesco Bank 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 may be shared with **our** select panel of insurers 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.

## Who do we share information with?

**We** will share **your** information:

- where **we** have to do so or where we're allowed to do so by law;
- with statutory bodies and regulatory authorities; or
- with third party agencies including but not limited to, credit reference agencies and fraud prevention agencies for the purposes explained in this notice;
- in other circumstances where **we** have **your** permission.

The insurer(s) shown on **your** **Schedule** may also share **your** information:

- with the Claims and Underwriting Exchange (CUE) for the purposes explained in this notice;
- with Tesco Bank to update **your** claims history;
- with other companies that help **us** to provide **our** services;
- with other insurers or reinsurers.

Tesco Bank may also share your information:

- with the insurers shown in **your Schedule**;
- if **we** need to do this to manage **your** policy with **us** (as set out previously)
- with its panel of insurers to enable them to return a quotation to **you**, when **you** complete an application, request a quotation and at renewal.
- with named drivers where they are **your** spouse or partner and anyone **you** nominate to act on **your** behalf;
- for aggregated market research purposes where **you** will not be identifiable;
- with other companies that help **us** to provide **our** services including companies that provide or may provide funding or services to **us** or help **us** recover debt;
- with other lenders or companies to whom **we** transfer or may transfer **our** rights and obligations under **our** agreement with **you**;
- with the wider Tesco Group in connection with the operation of **your** Clubcard account, for example to allocate points or discounts, or where **you** have agreed to receive marketing, but **we** don't share more information than **we** need to.

### **Do we process sensitive personal data?**

**We** may occasionally use data which the Data Protection Act 1998 defines as "sensitive personal data" where necessary, for example where **you** tell **us** that **you** have medical condition which requires special treatment or where **we** have to use information relating to criminal convictions in connection with **your** insurance policy.

### **How will we contact you?**

**We** may contact **you** by phone or post and, if **you** provide **us** with an email address or mobile phone number, **we** may send **you** emails or text messages about **your** application or policy. As texts and emails can be intercepted, **we** will keep confidential information to a minimum and **you** should never send **us** any confidential information via text or email.

### **Will we send you marketing information?**

If **you** agree to receive marketing, **we** may use **your** information and data obtained from third parties such as credit reference agencies to provide **you** with tailored offers and quotations and to keep **you** informed of products and services that may be of interest to **you** by post, telephone, text and email. The agencies may record **our** enquiries. This will not affect **your** credit rating.

**You** can opt out of marketing during the quotation process or at any time by using the unsubscribe options when **we** contact **you** or by calling the customer services line shown on **your** policy documents and on **our** website.

**We** may provide **you** with tailored marketing information through other channels such as at tills when **you** shop in Tesco, but only where **you** are opted into receive marketing communications.

Tesco Bank may also display tailored online advertising on third party websites, such as social media sites, sites operated by internet service providers and sites which sell advertising space.

Tesco Bank may use the information that **we** hold about **you** to personalise the advertisements to **you**. Where **we** display personalised advertisements on third party sites, **we** display the Ad Choices logo which **you** can click on for further information about online behavioural advertising.

For sites **you** have subscribed to, such as social media sites and email providers the terms and conditions and privacy policy for that site will explain how advertisements are displayed.

### **Will we send information provided to other countries?**

**We** might do this, for example where **our** service provider has a data centre overseas, but only when **we** can be sure **your** information will be adequately protected. **Your** information may be accessed by law enforcement agencies and other authorities. They do this to prevent and detect crime, or to comply with other legal obligations.

### **How long will we keep information provided?**

**We** keep **your** information for as long as **we** need to for the purposes as outlined in this notice. **We** will retain **your** information for these purposes after **your** policy has come to an end.

### **What will happen if we change how information is used?**

If **we** think **you** would not expect this change, **we** will write and tell **you** about it. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

### **Can you see the information we hold about you or find out more about how we use your 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 an insurer or service provider listed in **your Schedule** or if **you** would like to receive further details of the fraud prevention and other databases **we** access or contribute to, please contact the Data Protection Officer at the relevant address shown on **your Schedule**.

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  
P.O. 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 an administrative fee of up to £10. Details will be provided at the date of request. **We** will respond within 40 days of receiving the request, fee and any details required to locate **your** information or verify **your** identity. If any of the details are incorrect, let **us** know and we'll amend them.