

Data protection notice

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 Tesco Personal Finance plc (Trading as Tesco Bank), as well as the Insurers or Lloyd's syndicate, named in your current Schedule, 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 Tesco Bank Car Insurance, 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 personal information

We will use personal information which has been given to us to manage your insurance policy and other Tesco Bank 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 will also use the information you have provided including name, address and Clubcard number to search our records to find a Clubcard number for you. We may access and use information (including transactional information) from your Tesco Clubcard to allow us and your insurer to assess your premium at quotation, mid term amendment and renewal. This will only be used to have a positive impact on your premium.

We may use your personal information and the information about your use of our products and services and data obtained from third parties such as credit

reference agencies to carry out research, analysis and testing about our products and services, as well as to service your needs in connection with your policy. We may use email, telephone, post or other means to do this.

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.

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.

The checks we carry out

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 insurance and at renewal 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 (including publicly available data, previous searches and the full electoral register), fraud prevention agencies and databases. We may also check you 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. 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.

Marketing purposes

If you agree to receive marketing, we will also use your information to keep you informed of products and services that may be of interest to you.

We may apply the checks referred to above to provide you with tailored offers and quotations. This may include obtaining data from third parties such as credit reference agencies. A record of our checks may be left on the credit file at the Credit Reference Agency, which may be visible to other lenders. This will not affect your credit rating. We will retain your information for this purpose for a reasonable time, which may be after your policy has lapsed.

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

Sharing your information

We may release your personal information to others:

1. If we need to do this to manage your policy with us (as set out previously)
2. In connection with any research or analysis that we are carrying out (set out previously)
3. Where we need to do so in order to prevent fraud (as mentioned below)
4. 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)
5. 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.

Sharing information to prevent fraud

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.

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.

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, assess the terms on which cover may be offered, process claims and maintain your policy during the period of insurance, we may search these registers. 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. This information could be accessed and used by law enforcement agencies. We may research, collect and use data about you from publicly available sources including social media and networking sites. We may use this data for the purposes of fraud detection and prevention.

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.

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 and you can check that your correct registration number details are shown on the MID at www.askmid.com

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 for 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 an Insurer or Lloyd's syndicate 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
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 an administration fee of up to £10. Details will be provided at the date of request. We will respond within 40 calendar days of receiving your request.