

## 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 insurer and service provider 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 Home 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 covered by **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.

**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, other Tesco Bank products and associated services, 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 and on renewal. This will only be used to have a positive impact on your premium.

**We** may use **your** personal information, 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 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 other means to do this.

To provide you with quotations or 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** from third parties such as credit reference agencies. The agencies may record our enquiries. This will not affect your credit rating.

### Marketing purposes

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. The agencies may record our enquiries. 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 any time 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 above)
2. in connection with any research or analysis that **we** are carrying out (as mentioned above)
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. 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 or when **you** make a claim, **we** may search these registers. If **you** give inaccurate details or fraud is suspected 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** from publically 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.

## Dealing with others on your behalf

To help **you** to manage **your** insurance policy, **we** will deal with **you** or **your** husband, wife or civil partner or any other person whom **we** believe 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 purpose 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 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 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.