

One Insurance Limited Data Protection Notice – MUST BE READ

For the purposes of the General Data Protection Regulation (GDPR) and following the transposition of the Data Protection Bill the Data Processor in relation to any personal data you supply is One Insurance Limited.

Section 1 - Who We Are:

In this Privacy Notice, 'we', 'us' and 'our' refers to One Insurance Limited. You can ask for further information about our use of your personal information, by contacting our Data Protection Officer either by email at DPO@onecalldirect.co.uk or by post at Saturn Building, First Point, Balby Carr Bank, Doncaster, DN4 5JQ.

One Insurance Limited is a data controller and is an EEU authorised company and is authorised and regulated by the Gibraltar Financial Services Commission (GFSC). The registered address for One Insurance Limited is Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA.

Section 2 – What Information We Process:

We process your information in order to administer, incept, change, renew or cancel a motor insurance contract.

We may receive personal information about you from any of the following sources:

- you or your insurance intermediary
- someone that you have authorised to incept a policy on your behalf
- through the process of you making a claim
- third parties such as credit reference or debt collection agencies (for example, to confirm your personal data)
- from Trackm8 (<https://www.trakm8.com>) if you have an on-board diagnostics device (OBD) and a Pay as you Drive insurance policy in place

The information we receive may consist of the following personal data:

- general information about you such as your name, address, contact details and date of birth
- information about what and/or who you want to insure, such as vehicle details and named drivers
- sensitive personal information, such as any medical conditions and criminal convictions
- information from your on-board diagnostics device (Pay as you Drive insurance policies only) such as your location and location history, speed, distance driven, mileage reading, your cars vehicle identity number (VIN), any engine faults and warning lights, cornering and braking and fuel and battery level
- your claims and motoring conviction history
- your credit history
- details of previous insurance cover
- details of any complaint should there be a need to make one

Section 3 – How We Will Use Your Information:

- to make decisions about whether to provide insurance
- to determine the terms and premium for an insurance policy
- to assess your financial standing

- to verify the information provided including the claims history of persons named on the policy now or in the future
- to confirm your identity
- to prevent, detect and investigate crime, including fraud and money laundering
- to administer and maintain your policies
- to assist with claims and enquiries
- to facilitate our quality and compliance monitoring
- to resolve complaints and process requests for data access or correction
- to use statistical analysis and profiling to support our pricing strategy, this is done anonymously

Section 4 – Who We Might Share Your Information With:

Your information may be used for the purposes of insurance administration by us, its associated companies and agents, by reinsurers and by your intermediary. It may be disclosed to regulatory bodies for the purpose of monitoring and or enforcing our compliance with any regulatory rules/codes. Your information may also be used for offering renewal, amending your policy, research and statistical purposes and crime prevention.

We will add details about your insurance policy to the Motor Insurance Database (MID) which is managed by the Motor Insurance Bureau (MIB). The MID and the data stored on it may be used by the Police, the Driver and Vehicle Licensing Agency (DVLA), the Driver and Vehicle Agency of Northern Ireland (DVANI), the Insurance Fraud Bureau (IFB) 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 uninsured driving.

We may also share your personal information with:

- One Call Claims Limited who handles claims on behalf of One Insurance Limited. Please see the "Claims Management" section below. Their registered address is Unit 1, Carolina Court, Doncaster, South Yorkshire, DN4 5RA
- Aon Ltd who manage insurance for One Insurance Limited. Their registered address is Aon Office, Suite 913 Europort, Europort Road, Gibraltar, GX11 1AA.
- other organisations where we have a duty to or are permitted to disclose your personal information by law (e.g. if we received a valid request from the police or other third party organisation in the interest of preventing and detecting crime)
- fraud prevention agencies and operators of registers available to the insurance industry to check information and prevent fraud
- Trackm8 Limited (<https://www.trakm8.com>) if you have a Pay as you Drive insurance policy in place
- with operators or registers available to the insurance industry to check information you provide. These include the Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud and Theft Register. We may pass information relating to your insurance policy and any incident to the operators of these registers, their agents and suppliers
- credit reference agencies to check your credit history. This check will be recorded on your credit reference file without affecting your ability to apply for credit or other financial products

- another company, if our business or part of it is bought or taken over by that company to ensure your insurance policy can continue to be serviced or as part of preliminary discussions with that company about a possible sale or take over. You will be notified of this prior to any change or transfer

Claims management

In the event of a claim, you will be directed to the claims management company One Call Claims Limited who handle claims on behalf of One Insurance Limited. We may need to disclose information to One Call Claims Limited in order to assist them with your claim. We may also share your information with any other party involved in that claim such as third parties, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims and conviction history.

Section 5 – How Long Do We Keep Your Data:

We will keep your personal data on record for as long as is reasonably necessary in order to comply with legal and regulatory requirements. This may also include any of the following reasons:

- In order for us to accurately administer your policy, or any claims you or a third party have submitted
- In order for us to defend or take legal action
- In order for us to conduct fraud investigations

Section 6 – Your Rights and Access to your Information:

You have a number of rights concerning the personal information we use, these include the right to:

- ask for access to and a copy of your personal information
- ask us to correct or delete the personal information. Please see the ‘Right to have your personal data deleted from our system’ section for more information.
- ask us to restrict or object to the use of your personal information. Please see the ‘Right to restrict the processing of your personal data’ section for more information.
- where you have previously given us your permission to use your personal information for marketing or insurance purposes, withdraw that permission. Where your permission is withdrawn, your previous consent will remain valid in respect of our use of your information prior to the date you withdrew it, or if any marketing material has been sent prior to you advising that you do not wish us to contact you again
- complain to the Information Commissioner’s Office at any time if you object to the way we use your personal information. For more information please go to www.ico.org.uk
- object to any automated decision including profiling. As this is required to obtain a premium for your insurance contract, we would be unable to continue with the cover if you object to this
- request information for transfer to another company, also known as data portability

To request a copy of your data and make a formal ‘subject access request’ please write to us at Data Protection Officer, Saturn Building, First Point, Balby Carr Bank, Doncaster, DN4 5JQ or request this by email at DPO@onecalldirect.co.uk. For security reasons, please ensure that you include your full name, date of birth, address and postcode. We may request further information to validate your identity before the request is processed.

The information requested will be sent within 1 month unless the requests are complex or numerous in which case, we may extend this time by a further 2 months.

There will be no charge for a request for data however if it can be demonstrated that the requests are excessive, repetitive or frivolous, we may charge a reasonable fee or choose to refuse your request.

Right to have your personal data deleted from our systems

You can request that we delete your personal data from our systems if you believe that:

- We no longer need to process your personal data in order to provide you with appropriate insurance products and services or;
- We no longer need to process your personal data in order to process any claims you make or;
- We have processed your personal data in a manner which you believe is unlawful or;
- We have to delete your personal data to comply with another piece of legislation

We may choose to refuse your request if we believe that:

- We have a legal obligation to keep your data or;
- It is required for the purposes of processing outstanding insurance claims or;
- It is required for establishing or defending a legal claim

Right to restrict the processing of your personal data

You can request that we temporarily stop the processing of your personal data if you believe that:

- We should not process your data whilst we are in discussions with you regarding a disagreement over the accuracy of your personal data or;
- We have processed your personal data in a manner which you believe is unlawful but rather than wanting us to delete your data you would prefer us to take another course of action to rectify your issue or;
- We no longer require the data but you do not wish us to remove it from our systems as you require it for establishing or defending a legal claim.

If such a restriction is put in place, then we will not process your data without informing you first that the reason for the restriction has been lifted.

Exceptions to this are that we can continue to process your data as follows:

- Storing your data or;
- Using it for processing any insurance claims that you have made or;
- Using it for the purposes of establishing or defending a legal claim or;
- Using it for the protection of the rights of another person

Section 7 – Important Information:

Please note that if you give us false or inaccurate information it may invalidate your insurance policy or could affect the amount we pay to settle any claims you make under the policy.

If any information we hold is inaccurate please contact us or your intermediary to update your personal data.