

# Data Protection and Privacy Policy

1<sup>st</sup> quote is a trading name of BDML Connect Limited, part of Capita Plc.

## 1. Data protection

Personal details provided through this website will only be used by BDML Connect Limited and its subsidiary companies, the insurer of any policy which you may purchase from us and the relevant insurance and claims databases in accordance with the privacy policy shown below. Please read this policy carefully; by providing your personal details to us you consent to its use in accordance with our privacy policy.

## 2. Privacy policy

### 2a Personal information

Information that you provide to us about you or anyone who has given you their consent to use their personal data (for example named drivers), will be held and processed in accordance with the Data Protection Act 1998. So that we or your insurer can or otherwise carry out our (or their) obligations in relation to any insurance policy you have bought from us, we need to collect and process personal information about you.

### 2b Sensitive information

We will also ask you for information defined as sensitive under The Data Protection Act 1998. This can include medical information, unspent convictions and accidents. We need to disclose such information to the underwriters of the insurance policies available through this website so that they can decide whether to offer you insurance or not, and if so on what terms.

### 2c Policy information (Motor insurance policies)

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information. Persons 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. You can find out more about this from us, or at [www.miic.org.uk](http://www.miic.org.uk).

### 2d Claims information

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 is to help us to check information provided and also to prevent fraudulent claims. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Apart from this, we will not disclose any information which could identify you personally without your permission unless we are legally entitled or required to do so (for example, if required to do so by Court order or for the purposes of prevention of fraud or other crime).

### **3 Data transfer outside the EEA**

Your personal information may be transmitted to, and stored in, countries outside the EEA (for example in the case of an insurer's data centre sited abroad). Although the Data Protection Act does not apply in these countries (which in some cases may have weaker laws protecting the privacy of data) we will take all necessary steps to protect the privacy of your personal data.

### **4 Marketing opt-out**

If you do not want us to use the information relating to you for marketing purposes, please contact us by writing to:

The Data Protection Officer  
1000 Lakeside North Harbour  
Western Road  
Portsmouth  
PO6 3EN

Or by email: [marketingservices@capita.co.uk](mailto:marketingservices@capita.co.uk)

If we receive such written notification, neither we nor our associate offices or companies nor any of the insurers whose policies are available through this website will use personally identifiable information relating to you for marketing purposes.

### **5 Information placed on your computer ("cookies")**

We may store some information (commonly known as a "cookie") on your computer when you look at our site. This information facilitates your use of our website and ensures that you do not need to re-enter your details every time you visit it.

If you would prefer we did not collect data by this method you can disable this function within your browser settings. Please be aware, however, that without cookies you may not be able to access the full functionality of our site.

### **6 Information collected from your computer**

The only information we automatically collect from your computer is that related to the use of our website. This information is anonymous and is gathered through our web servers' log files. These log files record generic information, such as the number of visits our web site receives, the types of browsers used and the number of files downloaded, but never personal information. This log file information allows us to create better content aimed at our viewer's preferences but cannot be used to identify you personally.

### **7 Monitoring of communications**

Telephone calls and any electronic communications between us (for example email) may be recorded and monitored.

### **8 Security**

We use 128 bit encryption, firewalls and secure socket layer (SSL) technology to safeguard your personal data such as your address and credit card details from unauthorised access and improper use.

All personal and financial data is processed within the secure server operated by our parent company **BDML Connect Ltd** and certified as secure by the BT Trustwise Secure Site Programme. To obtain certification details of the BT TrustWise Server Digital Certificate issued

to BDML Connect Ltd click on the locked padlock (Microsoft Internet Explorer browsers) or solid key (Netscape Navigator browsers).

## **9 Your questions, comments and enquiries**

We welcome questions and comments regarding this policy so feel free to contact us by email at: [marketingservices@capita.co.uk](mailto:marketingservices@capita.co.uk)

or by writing to:

Compliance Department  
1<sup>st</sup> Quote  
1000 Lakeside North Harbour  
Western Road  
Portsmouth  
PO6 3EN

## **10 Changes to the privacy policy statement**

Because technologies on the Internet change so quickly, we reserve the right to modify this Privacy Policy Statement from time to time.