

Data Protection Notice

In this notice the following definitions shall apply:

'Insurer' which is stated in your policy wording documents.

'We/us/our' means Motorplus Limited t/a Coplus.

'You/your' means the named holder of the insurance policy together with anyone insured under that policy.

Please make sure that **you** read and understand this Data Protection notice as it explains to **you** what **we** will do with the personal information that **you** give **us**.

Your personal information means information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured under **your** policy as it also applies to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to void **your** insurance policy or it could impact **your** ability to make a claim.

Special Categories of Data

Some of the information **we** may ask **you** to provide is known as "special categories of data". This will include information relating to health issues, race and religion. **We** may need to use special categories of data to arrange and manage **your** policy and to provide the services mentioned in **your** policy document (including claims handling).

How we use your personal information

We may collect the following personal information about **you** (where applicable):

- Name
- Address
- The address for the insured property
- Date of Birth
- Vehicle Details
- Email Address

- Phone Number
- Information regarding the item **you** are insuring
- Information necessary to facilitate a claim under the policy

This information may be collected directly from **you** or from **your** insurance broker who **you** purchased the policy through.

We process personal information and special categories of data about **you** in order to fulfil the terms of the policy.

We will use **your** personal information:

- to arrange and manage **your** insurance policy, including underwriting and claims;
- for management information purposes;
- to prevent or detect crime, including fraud (see below); and/or
- if **we** are required or permitted to do so by law (for example if **we** require a legitimate request from the police or another authority).

We may share **your** personal information with **our insurer** and with other companies in **our** group or **our insurer's** group for any of the purposes set out in this notice.

We and **our insurer** may have to share **your** personal information with other insurers, statutory bodies, regulatory authorities, **our** suppliers or agents providing services on **our** behalf and other authorised bodies.

You can ask for further information about **our** use of **your** personal information or the use of **your** personal information by **our insurer**. If **you** require such information, please write to **our** Data Protection Officer at the address or email address shown below.

In relation to the use of personal information and special categories of data this will be kept for a maximum period of 7 years, any data relating to special categories of data will only be kept for the period of time the data is required.

Preventing and Detecting Crime

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;

- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud.

Further information

You are entitled to receive a copy of any of **your** personal information **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about the way that **we** use personal information, please write to:

Data Protection Officer
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

or by email to: dpo@coplus.co.uk

Please include **your** name, address and policy number with **your** request. **We** will supply the information within one month of **your** request.

You have the right to:

- have personal data rectified if it is inaccurate or incomplete;

- request erasure of **your** personal data and to prevent processing where certain circumstances apply;
- object to the processing of **your** personal data where certain circumstances apply;
- request restriction of the processing of **your** personal data where certain circumstances apply;
- data portability.

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.

Complaints

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We are committed to handling your personal data in a way that is fair, transparent, and in accordance with the law. If you are unhappy with how we have handled your data, this process outlines how you can make a complaint.

How to Make a Complaint

If you have a complaint about how your data has been handled, please contact our Data Protection Officer (DPO). This allows us to investigate and resolve the issue as quickly as possible.

- Email: dpo@coplus.co.uk

When you contact us, please provide as much detail as possible about your complaint. This will help us to understand the issue and investigate it thoroughly.

What to Expect From Us

We will acknowledge receipt of your complaint within five business days. We will then investigate your complaint and provide you with a full response within four weeks.

Throughout the process, we will:

- Keep you informed of our progress.
- Request any additional information we may need from you in a timely and proportionate manner.
- Provide you with a clear and comprehensive outcome of our investigation.

If You Remain Unhappy

If you are not satisfied with the outcome of your complaint, or if you feel we have not handled it appropriately, you have the right to complain at any time to the Information Commissioner's Office (ICO). The ICO is the UK's independent regulator for data protection and information rights.

You can contact the ICO in the following ways:

- Website: www.ico.org.uk

- Post: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
- Phone: 0303 123 1113

For more information about the ICO and their complaints process, you can visit their website at ico.org.uk.

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