# **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.

**You** have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information.

**You** can contact the Information Commissioner's Office on 0303 123 1113 or by visiting their website https://ico.org.uk

#### The ICO's address:

Information Commissioner's Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF

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