



Europa Group Privacy Policy

We (Europa Group) are committed to ensuring that your privacy is protected. This policy explains how we use the information collected about you.

By submitting any information about you, and where applicable others, you and they consent to its use as set out in this Privacy Policy. If you provide us with information about another person, you confirm that they have appointed you to act for them, to consent to the processing of their personal data and that you have informed them of our identity and the purposes for which their personal data will be processed.

How we use your information

Europa Group will share the information collected about you with our panel of insurers (for the purpose of an insurance quotation) and the insurer named on your policy schedule. In addition, your information may be disclosed to any agencies, contractors or companies providing services for your benefit and any assignees, transferees or replacements of those parties. The information held about you may also be transferred outside the European Economic Area (EEA) and by submitting your information you agree to such a transfer. Measures will be put in place to protect your data and these safeguards will be no less stringent than the requirements of English law. Please ensure that where you have provided the personal information of others, that you have their consent, and that you have made them aware of this notice and the use of their information. Your information may also be used by the above parties for statistical analysis purposes.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, We may need to collect data about you or others which the Data Protection Act defines as sensitive (such as medical history or criminal convictions) with such information being processed and shared by your insurer and us. Please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

In addition to providing information to, and taking instructions from you, We will also deal with your spouse or civil partner if they contact us on your behalf, provided that they are included as a named driver on your insurance policy. We may also deal with other individuals who contact us on your behalf, if you are available to provide your express consent when they contact us. However We will only accept changes of address and instructions to cancel your policy from you. If at any time you would prefer for us to only deal with you, please let us know.



Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored in it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau 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 the level and incidence of uninsured driving

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) 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. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com. You should also show these notices to anyone insured on your vehicle under this policy.

Fraud prevention, detection and claims history

In order to detect and prevent fraud your insurer and We may at any time pass your details to internal and external data validation and fraud prevention systems. This may include a claims verification system. Your details may also be checked against records held by external fraud prevention agencies. If you give us false or inaccurate information or We suspect or detect fraud, We will record this and share it with other insurers and fraud prevention agencies. Law enforcement agencies may access and use this information in order to prevent and detect crime.

We and other organisations may also use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit or credit related facilities
- Managing credit and other credit related facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us on 0344 335 2931 if you want to receive details of the relevant fraud prevention agencies. We and other organisations may offer access to this data to agencies in other countries in order to prevent global fraud.



Data Protection

Europa Group Ltd is licensed by the Information Commissioner as a data processor and controller. We adhere to the principles of the Data Protection Act and will use any available data solely for the purpose intended. You also have the right to request a copy of all the personal information we hold about you. To do this, simply write to us at the following address enclosing a cheque for £10 payable to Europa Group Ltd to cover our administrative costs in dealing with your request: Data Protection Officer, Europa Group Ltd, Europa House, Midland Way, Thornbury, Bristol, BS35 2JX. We will take all reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you.

Inaccurate Information

If you know or think that the information we are holding about you is inaccurate or out of date please contact us and we will be happy to correct any errors.

Telephone calls

Calls may be recorded and monitored.

Privacy and Cookies

What are cookies?

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site. To purchase products on our websites you need to have cookies enabled.

Cookies are commonly used on the Internet and do not harm your computer. We don't store personally identifiable information such as credit card details in cookies we create, but We do use encrypted information gathered from them to help improve your experience of the site. For example, they help us to identify and resolve errors.

More information about Third Party Advertising Cookies

We may engage in advertising on other websites to promote our websites. The advertising partners We use may serve adverts that it believes are most likely to be of interest to you, based on information about your visit to this and other websites (this information is anonymous in that it does not include your name, street address, email address or telephone number). In order to do this, our advertising partner may need to place a cookie on your computer. For more information about this type of online behavioural advertising and how to turn this feature off, please visit www.youronlinechoices.com/uk/your-ad-choices.

Managing Cookies

You can choose to prevent your computer from accepting cookies, however it will mean that some features of our websites will not work properly and may restrict your user experience. For example, you may not be able to purchase our products online. Most web browsers allow some control of most cookies through the browser settings. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org.



Links to third party websites

Our sites contain some links to other websites. We are not responsible for the content or privacy policies of any of these sites.

Website security

Our website uses firewall technology as a standard Internet security measure to prevent the loss, misuse and alteration of the information under our control. Our web servers are located in a high security and high availability co-location facility professionally managed by a third party. The servers that we store personally identifiable information on are kept in a secure environment. This website takes every precaution to protect our users' information. When users submit sensitive information via the website, your information is protected both online and offline. We do everything in our power to protect user-information offline. Only employees who need the information to perform a specific task are granted access to personally identifiable information.

Law

Policies shall be interpreted under, governed by and construed in accordance with the laws of England and Wales.

Changes to our Privacy Policy

We keep our Privacy Policy under regular review. This Privacy Policy was last updated on 5th January 2016.

Contact information

If you have any questions about this Privacy Policy or the practices of our websites please contact: The Chief Executive, Europa Group Ltd, Europa House, Midland Way, Thornbury, Bristol, BS35 2JX.

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