

General Insurance Distribution Limited
Key House, Christie Way, Christie Fields, Manchester, M21 7QY

Customer Data Privacy Notice

Why should you read this document?

Our aim is to make sure that you have confidence in General Insurance Distribution Ltd and feel comfortable about giving us your information. We believe that safely looking after your information is a key part of our responsibilities. This document is important as it allows us to explain what we will need to do with your Personal Data and the various rights you have in relation to your Personal Data.

What do we mean by 'Personal Data'?

By 'Personal Data' we mean any information about you that you or third parties provide to us. Your Personal Data may identify you directly, for example, your name, address, date of birth, contact details, and bank details.

The sole purpose for our obtaining your personal information is to advise on, arrange, and administer General Insurance such as Guaranteed Asset Protection (GAP Insurance), Smart Repair / Mechanical Breakdown Insurance, Keycare Insurance, Excess Protection, Guaranteed Car Hire Policy and Road Rescue Breakdown cover.

We will not ask for more information than we need for the purpose for which we are collecting it.

During our initial discussion with you or when the contract between us has ended for whatever reason, we have the right to use your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from insurance companies supplying products relating to advice we have given to you or contact you to seek feedback on the service you received.

On occasion, we will use your Personal Data for contractual responsibilities we may have with our regulator, The Financial Conduct Authority (FCA) or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing your Personal Data to meet a legal compliance or other regulatory obligation to which we are subject.

We will not sell your data.

How do we collect Your Personal Data?

We will collect your Personal Data from our clients such as vehicle finance lenders, vehicle brokers, or car dealerships operating in the motor industry.

The lawful basis for contacting you will either be Legal Consent or Legitimate Interest depending on which client passed us your Personal Data. We will also collect Personal Information directly from yourself during the telephone conversation or online process to establish your circumstances and your demands and needs in relation to our products including GAP Insurance, Smart Repair, Mechanical Breakdown Insurance, Keycare Insurance, Excess Protection, Guaranteed Car Hire Policy and Road Rescue Breakdown cover.

What happens to Your Personal Data when it is disclosed to us?

We record and store your Personal Data on our computer systems. This information can only be accessed by employees and consultants within our firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service.

We submit your Personal Data to insurance product providers via a secure online portal. The provision of this information to a third party is essential in allowing us to progress an application made on your behalf and to deal with any additional questions or administrative issues insurance providers raise.

We use your Personal Data for the purpose of responding to any queries that you may have in relation to your products including GAP Insurance, Smart Repair /, Mechanical Breakdown Insurance, Keycare Insurance, Excess Protection, Guaranteed Car Hire Policy, and Road Rescue Breakdown cover.

Depending on which client passed your Personal Data to us and the services your lender/dealer/broker wishes to extend to its customers, we may contact you by email or SMS to introduce ourselves to you and to provide you with access to products and services. As well as products that are available for you to purchase within the eligibility period, this may also include access to products that provide 30-day free GAP Insurance, Smart Repair / Cosmetic Repair Insurance, Tyre Insurance and Alloy Wheel Insurance.

This email will contain a link to a web address where you can access information and products (free and purchased). The email will contain an exclusive Voucher Code that you will be required to enter on the website to gain access to the information/products available to you.

You then have several options:

- You can choose to just take the free policy and take no further action. The free policy will then expire automatically after 30 days.

- You can contact your dedicated advisor whose direct number is contained in the email. You might take this option if you have questions in relation to extending the benefits of having the cover on your vehicle by purchasing a 3- or 4-year policy through one of our advisors or via our online portal.

- You can also choose to use the web services via the link in the email and enter the voucher code to gain access to the specific products available to you to enable you to consider the option of extending the benefit of having the policy in place on your vehicle by purchasing a policy online that can cover you for the next 3 or 4 years.

You can unsubscribe from this email service by clicking on the unsubscribe button at the foot of the email.

Sharing Your Personal Data.

Your Personal Data will only be shared for the purposes set out in this customer privacy enquiry notice e.g., to process your policy including GAP Insurance, Smart Repair, Mechanical Breakdown Insurance, Keycare Insurance, Excess Protection, Guaranteed Car Hire Policy, and Road Rescue Breakdown cover.

When you purchase a policy through General Insurance Distribution Limited the information you have provided will be shared with third parties such as Policy Administrators, Policy Insurers and Premium Funding companies related to the policy you have agreed to purchase. The sharing of your data will only be for administrative purposes and to deal with any claims or cancellation requests.

Once you have purchased a policy through GID, your policy details containing your Personal Data may be stored in our secure online portal called My Policy Vault. My Policy Vault allows customers to upload and store important documentation in a safe easy-to-access place.

Upon activation of your new policy, you will be supplied with a link to create a unique login and password to My Policy Vault. Customers who take advantage of this service will be provided with access to a range of other optional products and services. Should the customer choose to purchase a product or service via My Policy Vault then their data will be shared with the provider of those product and services for administrative purposes. If the customer does purchase a product or service using My Policy Vault, GID will be given details of that purchase via reporting for business analytics. This will include data fields such as name, address and product or service purchased.

Please note that any sharing of your Personal Data by GID to our connected companies to facilitate the arrangement of your policy does not entitle such third parties to send you marketing information or promotional messages. It is shared to ensure we can fulfil our responsibilities to you.

Security and retention of your Personal Data

Your privacy is important to us, and we will keep your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard your Personal Data against it being accessed unlawfully or maliciously by a third party.

We will ensure we have appropriate physical and technological security measures to protect your information regardless of where it is held.

We will ensure that when we pass your data to the policy supplier, the supplier has appropriate security measure in place and will contractually require them to comply with these Privacy Principles.

We will implement and adhere to information retention policies relating your information and will ensure that your information is securely disposed of at the end of the appropriate retention period.

We will keep your information for up to a maximum of 6 years after the end date of your General Insurance policy for the following reasons.

- To respond to any questions or complaints
- To show that we treated your fairly.
- To maintain records according to rules that apply to us.

Your rights in relation to your Personal Data.

You can

- request copies of your Personal Data that is under our control.
- Ask us to further explain how we use your Personal Data
- Ask us to correct, delete or require us to restrict or stop using your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request.)
- Ask us to send an electronic copy of your Personal Data to another organisation should you wish.
- Change the basis of any consent you may have provided to enable us to market you in the future including withdrawing any consent in its entirety.

How to contact our firm in relation to the use of your Personal Data.

If you have any questions or comments about this document or wish to make contact to exercise any of your rights set out within, please contact:

Compliance Manager

General Insurance Distribution Limited

Key House
Christie Way
Christie Fields
Manchester
M21 7QY

You should contact us as soon as possible on you becoming aware of any unauthorised disclosure of your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data, you may lodge a complaint with the UK’s data protection regulator, the ICO, who can be contacted through their website at

https://ico.org.uk/global/contact-us/ or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.