

## **IMPORTANT NOTICE**

Please take care to ensure all questions asked in the preparation of your quotation and contract have been answered honestly, fully and to the best of your knowledge. If you haven't answered questions correctly, your policy may be cancelled, declared void, or your claim rejected or not fully paid.

If any of your insurance or personal details are incorrect or incomplete, or if you need to make a change to your policy, please notify us as soon as possible. You must let us know about any changes which have occurred since you first provided us with your details. If you do not tell us about relevant changes, your policy may not be valid or may not cover you fully.

The following are examples of changes you must notify to us in respect of you or any person named as a driver under this policy, or in respect of your vehicle:

- a change of your address or where your vehicle is kept overnight
- a change of or additional occupation
- a change to the use of your vehicle
- a change to the main driver of your vehicle
- any drivers you wish to add to or remove from your policy
- any convictions not already notified to us, including fixed penalties or pending prosecutions
- any accidents, claims, losses or damages to any vehicle, whether or not a claim was made and regardless of blame
- any physical or mental condition, disability or infirmity requiring notification to the Driver and Vehicle Licensing Agency (DVLA)
- the prescription of permanent medication
- if you intend to change your vehicle, including getting an additional vehicle
- any modifications to your vehicle (where it has been altered from the manufacturer's specification). This includes changes to the:
  - appearance (cosmetic changes), such as alloy wheels or paint
  - bodywork, such as body kits or spoilers
  - suspension or brakes or engine
  - performance of the vehicle, such as the engine management system or exhaust
  - audio/entertainment system

This list is not exhaustive so, if in doubt, please notify your insurance intermediary.

## **PRIVACY POLICY**

### **Who to contact about your personal information**

Premier Underwriting Ltd is the Data Controller for personal data you provide to us. You can find us on the Financial Services Register under reference number 307164.

Under Data Protection legislation you have the right to access or obtain copies of the personal information held about you by us, or request that we correct any inaccuracies in that information. Should you wish to exercise these rights, have any questions about how we use your information, or if your personal information needs updating, please write to:

Data Protection Officer  
Premier Underwriting Ltd  
Ocean 80  
80 Holdenhurst Road  
Bournemouth  
Dorset  
BH8 8AQ

A response to your request will be provided to you within 30 days of us receiving a valid request.

You have a right to submit a complaint to the Information Commissioner if you believe we have not complied with our obligations under all relevant Data Protection legislation. More information about the Information Commissioner's Office can be found at [www.ico.org.uk](http://www.ico.org.uk).

### **Your personal information and how it is collected**

We may receive personal information about you from any of the following sources:

- you or your insurance intermediary
- a price comparison website to whom you have submitted your details for a quote
- someone you have authorised to accept a policy on your behalf
- through the process of you making a claim
- third parties such as credit reference or debt collection agencies (for example, to confirm your personal data); and
- from insurers, witnesses, third parties and solicitors (for example, details relating to an incident that is the cause of a claim)

The information we receive may consist of the following personal data:

- general identification and contact information such as your name, home address, telephone number, e-mail address and date of birth
- all other personal information that is provided when completing an application for a quote for any policy, including (where necessary) Driving Licence Number, No Claims Discount, Vehicle Registration Mark and sensitive information such as details about medical conditions and/or previous convictions
- information about any incident that may result in a claim

Collecting and processing this data is necessary for the performance of the contract of insurance (including the quoting, incepting and managing of the policy for its duration) which forms the lawful basis for us holding and processing your data.

You should show this notice to anyone whose personal information you provided as part of your insurance application. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out within this privacy policy.

It is important that the information you provide to us is accurate, as incorrect information could affect the price of your policy, result in your policy being cancelled, result in your policy being declared void, or lead to a claim being rejected or not fully paid.

By providing sensitive information you acknowledge the use of such details by Premier Underwriting Ltd and its third parties for the purposes outlined in this privacy policy. Processing of this sensitive information is necessary for the purposes of providing you with a quote and to incept or renew your policy. If at any time you choose to withdraw the consent you gave to your intermediary for the processing of sensitive information, it will be necessary to cancel your policy, as it is not possible to administrate the policy without this consent.

Premier Underwriting Ltd will retain personal information to enable us to manage your policy, respond to complaints, demonstrate compliance with Financial Conduct Authority (FCA) rules and support our ability to defend against legal claims. Information is retained as required and directed by the FCA and in line with guidance from the Association of British Insurers. Our standard period of retention is 21 years and four months after the expiry of your policy. This retention period is necessary in order to manage claims that may involve an unborn child and allows time for them to reach the age of maturity and pursue a claim.

### **How we use your personal information**

Your personal information may be used by Premier Underwriting Ltd for the following purposes:

- to make decisions about whether to provide insurance
- to determine the terms and premium for an insurance policy
- to assess your financial standing
- to verify the information provided including the claims history of persons named on the policy now or in the future
- to confirm your identity
- to prevent, detect and investigate crime, including fraud and money laundering
- to administer and maintain your policies
- to assist with claims and enquiries
- to facilitate our quality and compliance monitoring
- to resolve complaints and process requests for data access or correction
- to use statistical analysis and profiling to support our pricing strategy

In order to deliver our services to you we use third party processors (for example, for the purposes of claims handling, data transfer, statistical analysis, credit searches and fraud prevention). Such processing is conducted under contract and we ensure that appropriate data protection and information security assurances are provided. We will always seek to minimise identifiable personal data wherever possible.

In order to prevent or detect fraud we will check the details you have provided in respect of your vehicle and all named drivers with various fraud prevention agencies and anti-fraud registers, who may record a search. Searches may also be made against other insurers' databases, the Electoral Roll and the Register of Judgments, Orders and Fines. To validate your (and any persons named on the policy) driving history we may also check the available databases to confirm your licence status, entitlement and restriction information and endorsement/conviction data as well as any No Claims Discount you are claiming. These checks include processing conducted automatically by computers and may affect pricing or our ability to quote for insurance. We may cancel your insurance policy if we believe fraudulent details have been provided.

Under data protection legislation there is a right to be forgotten. There are certain exemptions to that right, for example where the information is necessary to fulfill the obligations of a contract. In accordance with that exemption, once a policy is in force we are unable to delete the information we hold as it is necessary to fulfill our obligations to administer any claim that may arise.

### **Sharing of personal information**

Information received by Premier Underwriting Ltd from all sources may be shared with any of the following and used as detailed within this privacy policy, as required or permitted by law:

- insurers
- law enforcement agencies
- third parties (for example, in the event of a claim we may need to disclose information with any other party involved in that claim such as third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators)

- the Motor Insurance Database (MID), which is managed by the Motor Insurers' Bureau (MIB). Information relating to your insurance policy will be added to the MID. MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, the Driver and Vehicle Agency (DVA) Northern Ireland, the Insurance Fraud Bureau, anyone pursuing a claim in respect of a road traffic collision and other bodies permitted by law for purposes not limited to but including Electronic Licensing and Continuous Insurance Enforcement.
- third party processors
- reinsurers
- regulators and statutory bodies (such as the FCA or the Financial Ombudsman Service)
- any party (or their professional advisors) concerned in the event of a merger, acquisition, or any form of sale of some or all of our assets

We pass information to external companies and fraud prevention agencies, for example (but not limited to) the Claims and Underwriting Exchange (CUE) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR). The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search these registers, including when we deal with your request for insurance, at renewal, or in the event of an incident or claim. If fraud is suspected, information will be shared with insurers and fraud prevention agencies. When we pass information to external companies and fraud prevention agencies they will record this information. They may check it against similar applications made to other organisations and share your data with other organisations. Those organisations may use this information when making decisions about you.

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 fraud prevention agencies. Other users of fraud prevention agencies such as law enforcement agencies may use this information in their own decision making processes.

We may also share your information with law enforcement agencies, other organisations and public bodies where we reasonably believe it is necessary for the prevention and detection of fraud, crime or where required to do so under a court order.

For details relating to information held about you on CUE and MIAFTR (both run by the MIB) please visit [www.insurancedatabases.co.uk](http://www.insurancedatabases.co.uk).

For details relating to information held about you by the DVLA, please visit [www.dvla.gov.uk](http://www.dvla.gov.uk).

We will use information about you and any persons named on the policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against HM Treasury list of financial sanctions targets as well as other publicly available sanction lists. Your information and that of any persons named on the policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted to provide further details to ensure compliance with financial sanctions requirements.

### **Credit searches**

On our behalf, your intermediary will conduct credit reference checks at one or more credit reference agency (CRA). In all cases these checks will be carried out to confirm identity, help prevent fraud and calculate premiums. This is a soft search which is visible to you if you request a copy of your credit reference file but is not visible to other organisations. This type of credit reference check will not affect your credit rating as it is not an application for credit.

Credit reference agencies may add the details of your intermediary's searches and information that they hold about you to their records. You can contact the CRA's currently operating in the UK (Callcredit, Equifax and Experian) to find out what information they hold about you or to request your credit reference file. Their contact details are below. The information they hold may not be the same so you may wish to contact more than one.

Callcredit, One Park Lane, Leeds, West Yorkshire, LS3 1EP, 0330 024 7574, [www.callcredit.co.uk](http://www.callcredit.co.uk)  
 Equifax, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS, 0333 3214043, [www.equifax.co.uk](http://www.equifax.co.uk)  
 Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF, 0344 481 0800, [www.experian.co.uk](http://www.experian.co.uk)

More detailed information regarding how we process and share data can be found in your policy booklet and at our website [www.premierunderwriting.com](http://www.premierunderwriting.com).

### **Our commitment to you – resolution of complaints**

We are committed to providing you with a high quality service and we want to make sure that we maintain this at all times. If you feel that we have not provided a first class service and your complaint relates to the terms and/or conditions of your Motor Policy or to a claim under your Motor Policy, please write to us, quoting the policy number shown in your Schedule, at the following address:

The Managing Director  
 Premier Underwriting Ltd  
 Ocean 80  
 80 Holdenhurst Road  
 Bournemouth  
 Dorset  
 BH8 8AQ

We will either acknowledge your complaint within three working days of receipt, or offer you our final response if we have concluded our investigations within this period.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within eight weeks. However, if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we have not managed to provide a final response within eight weeks of your complaint, you may refer your complaint to the Financial Ombudsman Service for help and advice.

There are several ways you can contact them:

Phone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Post: The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

**Please always quote your Motor Policy number as it will help us to deal with your enquiry or complaint promptly.**

Contacting the Financial Ombudsman Service will not affect your right to take legal action against us.

#### **Law applicable to this Motor Policy**

Unless we have agreed otherwise with you, this insurance is governed by the law applying in the particular country in the United Kingdom you live in. If there is any dispute over which law is to apply to this insurance it will be English law. We will not cover any payments that are awarded by a court in a country outside of the United Kingdom unless your cover has been extended to that country under the Driving Abroad section of this Motor Policy.