

One Insurance Limited Data Protection Notice – MUST BE READ

For the purposes of the General Data Protection Regulation (GDPR) and following the transposition of the Data Protection Bill the Data Processor in relation to any personal data you supply is One Insurance Limited.

Section 1 - Who We Are:

In this Privacy Notice, 'we', 'us' and 'our' refers to One Insurance Limited. You can ask for further information about our use of your personal information, by contacting our Data Protection Officer Jamie Green either by email at DPO@onecalldirect.co.uk or by post at Saturn Building, First Point, Balby Carr Bank, Doncaster, DN4 5JQ

One Insurance Limited is a data controller and is an EEU authorised company and is authorised and regulated by the Malta Financial Services Authority. The registered address for One Insurance Limited is The Hedge Business Centre, Level 3, Triq Ir-Rampa ta'San Giljan, Balluta Bay, St Julian's, STJ1 062, Malta.

Section 2 – What Information We Process:

We process your information in order to provide cover for the additional product and in order to provide the cover detailed on your schedule.

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

- you or your insurance intermediary;
- someone you have authorised to deal with a policy on your behalf;
- through the process of you making a claim; and
- third parties such as credit reference or debt collection agencies (for example, to confirm your personal data)

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

- general information about you such as your name, address, contact details and date of birth;
- information about what and/or who you want to insure; and
- sensitive personal information, such as any medical conditions and criminal convictions.

Section 3 – How We Will Use Your Information:

- to provide you the cover outlined on your policy schedule;
- to determine the terms and premium for an insurance product;
- to confirm your identity;
- to prevent, detect and investigate crime, including fraud and money laundering;
- to administer and maintain your policie(s);
- to assist with claims and enquiries;
- to facilitate our quality and compliance monitoring;
- to resolve complaints and process requests for data access or correction; and
- to use for statistical analysis.

Section 4 – Who We Might Share Your Information With:

Your information may be used for the purposes of insurance product administration by us, its associated companies and agents, by reinsurers and by your intermediary. It may be disclosed to regulatory bodies for the purpose of monitoring and or enforcing our compliance with any regulatory rules/codes. Your information may also be used for amending your policy, research and statistical purposes and crime prevention.

We may also share your personal information with:

- One Call Claims Limited who handles claims on behalf of One Insurance Limited. Please see the "Claims Management" section below. Their registered address is Unit 1, Carolina Court, Doncaster, South Yorkshire, DN4 5RA;
- Marsh Management Services Malta Ltd who manage insurance for One Insurance Limited. Their registered address is The Hedge Business Centre, Level 3, Triq Ir-Rampa ta'San Giljan, Balluta Bay, St Julian's, STJ1 062, Malta;
- other companies who assist One Insurance Limited when dealing with a claim under your product such as breakdown providers

- other organisations where we have a duty to or are permitted to disclose your personal information by law (e.g. if we received a valid request from the police or other third party organisation in the interest of preventing and detecting crime);
- fraud prevention agencies and operators of registers available to the insurance industry to check information and prevent fraud;
- with operators or registers available to the insurance industry to check information you provide. These include the Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud and Theft Register. We may pass information relating to your insurance policy and any incident to the operators of these registers, their agents and suppliers;
- credit reference agencies to check your credit history. This check will be recorded on your credit reference file without affecting your ability to apply for credit or other financial products; and
- another company, if our business or part of it is bought or taken over by that company to ensure your insurance policy can continue to be serviced or as part of preliminary discussions with that company about a possible sale or take over. You will be notified of this prior to any change or transfer

Claims management

In the event of a claim, you will be directed to the claims management company One Call Claims Limited who handle claims on behalf of One Insurance Limited. We may need to disclose information to One Call Claims Limited in order to assist them with your claim. We may also share your information with any other party involved in that claim such as third parties, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims and conviction history.

Section 5 – How Long Do We Keep Your Data:

Your personal data will be held on record for 21 years and 4 months for the purposes for which it was originally collected and for the purpose of defending a legal claim or to process an outstanding insurance claim.

This enables us to help you should there be any issues relating to the insurance cover provided.

Your personal data will be deleted and erased after this period.

Section 6 – Your Rights and Access to your Information:

You have a number of rights concerning the personal information we use, these include the right to:

- ask for access to and a copy of your personal information;
- ask us to correct or delete the personal information. Please see the 'Right to have your personal data deleted from our system' section for more information;
- ask us to restrict or object to the use of your personal information. Please see the 'Right to restrict the processing of your personal data' section for more information;
- where you have previously given us your permission to use your personal information for marketing or insurance purposes, withdraw that permission. Where your permission is withdrawn, your previous consent will remain valid in respect of our use of your information prior to the date you withdrew it, or if any marketing material has been sent prior to you advising that you do not wish us to contact you again;
- complain to the Information Commissioner's Office at any time if you object to the way we use your personal information. For more information please go to www.ico.org.uk ;
- object to any automated decision including profiling. As this is required to obtain a premium for your insurance contract, we would be unable to continue with the cover if you object to this; and
- request information for transfer to another company, also known as data portability.

To request a copy of your data and make a formal 'subject access request' please write to us at Data Protection Officer, Saturn Building, First Point, Balby Carr Bank, Doncaster, DN4 5JQ or request this by email at DPO@onecalldirect.co.uk. For security reasons, please ensure that you include your full name, date of birth, address and postcode. We may request further information to validate your identity before the request is processed.

The information requested will be sent within 1 month unless the requests are complex or numerous in which case, we may extend this time by a further 2 months.

There will be no charge for a request for data however if it can be demonstrated that the requests are excessive, repetitive or frivolous, we may charge a reasonable fee or choose to refuse your request.³

Right to have your personal data deleted from our systems

You can request that we delete your personal data from our systems if you believe that:

- We no longer need to process your personal data in order to provide you with appropriate insurance products and services or;
- We no longer need to process your personal data in order to process any claims you make or;
- We have processed your personal data in a manner which you believe is unlawful or;
- We have to delete your personal data to comply with another piece of legislation.

We may choose to refuse your request if we believe that:

- We have a legal obligation to keep your data or;
- We need to administer to cover you have requested;
- It is required for the purposes of processing outstanding insurance claims or;
- It is required for establishing or defending a legal claim.

Right to restrict the processing of your personal data

You can request that we temporarily stop the processing of your personal data if you believe that:

- We should not process your data whilst we are in discussions with you regarding a disagreement over the accuracy of your personal data or;
- We have processed your personal data in a manner which you believe is unlawful but rather than wanting us to delete your data you would prefer us to take another course of action to rectify your issue or;
- We no longer require the data but you do not wish us to remove it from our systems as you require it for establishing or defending a legal claim.

If such a restriction is put in place, then we will not process your data without informing you first that the reason for the restriction has been lifted.

Exceptions to this are that we can continue to process your data as follows:

- Storing your data or;
- Using it for processing any insurance claims that you have made or;
- Using it for the purposes of establishing or defending a legal claim or;
- Using it for the protection of the rights of another person.

Section 7 – Important Information:

Please note that if you give us false or inaccurate information it may invalidate your insurance policy or could affect the amount we pay to settle any claims you make under the policy.

If any information we hold is inaccurate please contact us or your intermediary to update your personal data.