



## **DATA PROTECTION POLICY**

### **INTRODUCTION**

Horizon Insurance Company Limited has created this data protection policy to communicate our commitment to maintaining the privacy of information provided to us by clients. We understand the nature of the information entrusted to us and acknowledge that maintenance of the privacy of such information is of the highest importance to our clients.

Please take time to read the following as it contains important information about our use of personal information. Personal information means any information we hold about you and about anyone connected with an insurance product underwritten by Horizon Insurance Company limited. You should show this policy to anyone connected with a policy, including anyone insured under your policy, or anyone whose data has been supplied to us in connection with your policy this includes anyone who may pay your premiums on your behalf or who is financially associated to you.

### **HOW WE USE YOUR PERSONAL INFORMATION**

We will use and share personal information to enable us to quote for and manage your policy, including handling underwriting, handling claims and for management information purposes. We will provide information to your insurance intermediary to allow them to quote and administer your policy.

Some of the personal information provided to us is known as “sensitive personal data”. This will include information relating to health and criminal convictions.

We may share personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We keep records of our business transactions for at least six years.

Additional information about sharing and use of personal information:

- Credit Searches and Identity Checks

To enable us to assess your application, we may obtain information about you, the person paying the premium on your behalf and anyone financially associated to you, from credit reference agencies.

If we conduct an identity check, a record of this will be retained by the credit reference agency. You will see a record of this identity check if you request a Credit Report. An identity check will not affect your credit record or credit rating in any way.

- Licence and Motoring Offences

If you provide your (or any named driver's) driving licence numbers they may be passed to the DVLA in order for a search to be carried out to confirm your (or any named driver's) licence status, entitlement and relevant restriction information and endorsement/conviction history. Searches may be carried out as part of your quote application and at any point throughout the duration of your policy. A search with the DVLA will not show on your (or the named driver's) driving licence record. For details relating to information held about you (or any named driver) by the DVLA, please visit [www.dvla.gov.uk](http://www.dvla.gov.uk). Undertaking searches using your (or the named driver's) driving licence number helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure.

Personal data will not be used for marketing. It will only be shared within organisations involved with the administration of your policy or as otherwise set out in this Data Protection Notice.

If you do not provide driving licence numbers it is your responsibility to ensure that you and all named drivers hold a valid driving licence for the type of vehicle you are proposing to insure. Failure to hold a valid licence will make your policy invalid. Please note that we may request you to provide us with a copy of the Driving Licence held by any driver named on this policy.

- No Claim Discount Databases

We may share your (or any person included on the proposal) "No Claim Discount" (NCD) details with NCD databases and use such databases to check your NCD entitlement.

- Fraud Prevention and Detection

To keep our premiums as low as possible we participate in a number of insurance industry initiatives to prevent and detect crime. We may at any time check personal information against our own databases. We may at any time share information about your policy and any claims with other organisations and public bodies including the Police, DVLA and DVANI.

If we find that false or inaccurate information has been given to us and we suspect fraud, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

- a) Checking details on applications for credit and credit-related facilities;
- b) Managing credit and credit-related accounts or facilities;

- c) Recovering debt;
- d) Checking details on quotes, policies and claims;
- e) Checking details of job applicants and employees.

- Claims

You must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they will give rise to a claim. When you tell us about an incident, we will pass information relating to the incident to relevant databases.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at the time of renewal to consider terms and/or validate your claims history or that of any other person or property likely to be involved in the policy or claim.

If you make a claim, we may need to give information about you and your policy to other people such as suppliers, investigators and loss adjusters. They will only use this information to help us with your claim and to provide details of their services to you.

Such databases are the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, also run by Insurance Database Services Ltd (IDS Ltd).

- Motor Insurance Database (MID)

Information relating to your policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on 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:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement;
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. 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](http://www.askmid.com)

- Social Media

We may research, collect and use data about persons connected with the policy including you, from publicly available sources including social media and networking sites. We may use such data for the purposes set out in this notice, including fraud prevention and detection.

- Other Insurers

We may pass information about you and this policy to other insurance companies with which we either reinsure our business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in line with standard industry practice. These companies may be located in countries outside the UK but within the European Economic Area (EEA) or the Channel Islands.

If you would like to receive further details of the databases we access or contribute to, please write to the Data Protection Officer, Horizon Insurance Company Limited, Suite 945 Europort, Gibraltar.

- Dealing With Other People

It is our policy to deal with your spouse or civil partner who call us on your behalf, provided they are named on the policy. We may also deal with other people who call on your behalf, with your express consent. If at any time you would prefer us to deal only with you, please let us know.

- Dealing With Law Enforcement Agencies

We may pass information to Law Enforcement Agencies including the Police if we receive a legitimate request or in order to prevent and detect crime.

- Monitoring And Recording

We and our agents may record or monitor calls for training purposes, to improve the quality of our services and prevent and detect fraud. We and our agents may also use CCTV recording equipment in and around our premises.

- Your Rights to Access Data

Horizon Insurance Company Limited is registered with the Gibraltar Regulatory Authority Data Protection Division as a data processor and controller. Horizon Insurance Company Limited adheres to the principles of the Gibraltar Data Protection Act 2004 and will use any available data solely for the purpose intended. You have the right to request a copy of all the personal information we hold about you. To do this, simply write to Horizon Insurance Company Limited at the following address:

Data Protection Officer, Horizon Insurance Company Limited, Suite 945 Europort, Gibraltar.

There is a £10.00 administration fee payable to Horizon Insurance Company Limited in respect of each data request.