

Privacy and Cookie Policy

Please read the following carefully, it contains important information about the details you give us. Please share this with anyone else related to this insurance.

Who we are

Tesco Personal Finance plc (trading as Tesco Bank) act as an intermediary for this policy. The policy is arranged, administered and underwritten by Royal & Sun Alliance Insurance plc (RSA).

This policy explains how we (Tesco Personal Finance plc, trading as Tesco Bank and part of the Tesco group) and Royal & Sun Alliance Insurance plc, trading as RSA and part of the RSA group of companies use your information. For the purposes of the Data Protection Act, we are data controllers in common.

In this information statement, 'we', 'us' and 'our' refers to RSA, the RSA Group of companies and Tesco Bank, unless otherwise stated.

What sort of information do you hold about me?

We collect and retain your information when you input your details on our website, complete an application or request a quotation or provide information to us over the phone. We also retain information about your accounts and policies, including transactions and payments you make and receive.

We may supplement the information we hold about you with information from third parties such as credit reference agencies and publicly available sources to perform checks, assess the accuracy of the information we hold about you and provide you with relevant offers.

We monitor and record calls to and from our customer service centres to improve our service and to prevent and detect fraud.

If you contact us electronically (e.g. by email or Internet), we may collect your electronic identifier such as your internet protocol address. When you visit our website, we collect information about your browsing habits using cookies.

What about insured persons?

We will retain and use information relating to insured persons that you provide to us. If you wish to provide us with details of an additional insured person, you must ensure that you have the permission of the other party before revealing information to us about them.

How do you use my information?

We use your information (and information relating to other insured persons) to:

- provide our services to you;
- work out financial and insurance risks and we do this by credit scoring;
- understand our customers' needs and requirements;
- develop and test products and services;
- provide you with tailored information about products and services that may be of interest to you;
- recover debt; and
- prevent and detect crime.

How do you use Clubcard information?

We'll search our records for your Clubcard number, and we may access and use information (including transactional information, name and address) from your Tesco Clubcard.

This will help us and your insurer to assess your premium and will only be used to make a positive impact on your premium.

Who do you share my information with?

We will only share your information:

- where we have your permission;
- where we have to do so or where we're allowed to do so by law;
- for aggregated market research purposes where you will not be identifiable;
- with regulatory bodies and authorities;
- with credit reference agencies and fraud prevention agencies for the purposes explained in this notice;
- with other companies that help us to provide our services including companies that provide or may provide funding or services to us and panel insurers;
- with other lenders or companies to whom we transfer or may transfer our rights and obligations under our agreement with you; and
- where Tesco Bank invites you to renew your pet insurance with another insurer.

We may also share your information with Clubcard in connection with the operation of your Clubcard account, for example to allocate points or discounts, but we don't share more information than we need to.

How is information used for insurance products to make decisions and prevent fraud?

Credit Reference Agencies

To provide you with quotations or to assess your insurance application and the terms on which cover may be offered, and to process claims and maintain your policy, during the period of insurance and at renewal and any future invitations, we may obtain information about you, all joint policyholders named on your policy and any person who may be paying your premiums from third parties such as credit reference agencies (including publicly available data, previous searches and the full electoral register). The agencies may record our enquiries. This will not affect your credit rating.

Fraud Prevention Agencies

We and our panel insurers may share your information with the Claims and Underwriting Exchange register, run by the Insurance Database Service Limited (IDS Ltd) and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help us check information that is given to us and to prevent or detect crime, including fraud. When we process your request for insurance cover or when you make a claim, we may search these registers. If you give inaccurate details or fraud is suspected this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about you and others in your household on credit, insurance (including claims), debt tracing, and to prevent crime. If such companies suspect fraud, we will share your relevant personal information with them. We and our panel insurers may research, collect and use data about you from publicly available sources, including social media and networking sites. We and our panel insurers may use this data for the purposes of fraud detection or prevention. Under the conditions of your policy, you must tell us about any incident, whether or not you think it is likely to give rise to a claim. When you tell us about an incident, we will pass information relating to that incident to these registers.

Do you process sensitive personal data?

We may occasionally process data which the Data Protection Act 1998 defines as "sensitive personal data" where necessary, for example where you tell us that you have medical condition which requires special treatment or where we have to process information relating to criminal convictions in connection with your insurance policy. You will be asked to consent to our use of data when you take out the relevant product or provide the information.

How will you use my information to contact me?

If you provide us with an email address or mobile phone number, we may send you emails or text messages with operational messages about your application or policy. As texts and emails can be intercepted, we will keep confidential information to a minimum and you should never send us any confidential information via text or email.

Will you send me marketing information?

We will send you tailored marketing information by post, telephone, text and email, but only if you have agreed to receive marketing information via these channels. We only send you information about products that we think you would like to hear about. You can opt out of marketing through these channels during the application process or at any time by using the unsubscribe options when we contact you or by calling us on 0345 078 3895*.

Will you send my information to other countries?

We might do this, for example where our service provider has a data centre overseas, but only when we can be sure your information will be adequately protected. Your information may be accessed by law enforcement agencies and other authorities. They do this to prevent and detect crime, or to comply with other legal obligations.

How long will you keep my information?

We keep your information for as long as we need to for legitimate business purposes and for legal and regulatory reasons. We will retain your information after your policy has closed for these purposes.

What will happen if you change how my information is used?

We might do this from time to time. If we think you would not expect this change, we will write and tell you about it. If we don't hear from you within 60 days, we'll assume you agree to the change.

How we protect your information

RSA capture your personal information, such as name and address, over a secure link using recognised industry standard Secure Sockets Layer (SSL) technology which encrypts the data whilst passing it over the web.

This is indicated on most browsers by a lock in the status bar at the top or bottom of the screen. Firewalls are used to block unauthorised traffic to the servers and the actual servers are locked in a secure location which can only be accessed by authorised personnel.

Can I see the information you hold about me or find out more about how you use my information?

Yes – on payment of a small fee, you're entitled to receive a copy of the information RSA hold about you. If you have any questions, or would like to find out more about this notice, you can write to us at:

Data Protection Liaison Officer
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Estate
Halifax HX3 5WA

Yes – on payment of a small fee, you're entitled to receive a copy of the information Tesco Bank hold about you. If you have any questions, or would like to find out more about this notice, you can write to us at:

The Data Protection Officer
Customer Operations
Tesco Bank
Broadway 1
199 Renfield Street
Glasgow G2 3AX

We will respond to your request within 40 days of receiving the request, fee and any details required to locate your information or verify your identity. If any of the details are incorrect, let us know and we'll amend them.

Cookie Policy

What is a cookie?

RSA and Tesco Bank use cookies to enhance your experience on our website.

Cookies are small text files that are downloaded to your device when you visit a website. Cookies send information back to the originating website each time you visit it or any other website that recognises the cookie.

How cookies are used

Cookies do many different jobs. They can help you to navigate between pages efficiently, remember your preferences, and improve the user experience. They can also help to ensure that adverts you see online are more relevant to you and your interests.

Accepting or rejecting cookies

Most web browsers will accept cookies, but if you would prefer we did not collect data by this method, you can disable this function within your browser settings.

If you want to delete any cookies that are already on your computer, please refer to the instructions for your file management software to locate the file or directory that stores cookies.

We use cookies to:

- Collect information that will help us to distinguish visitors, to understand visitors' browsing habits on our website and to improve their experience;
- Compile statistical reports on website activity e.g. numbers of visitors and the pages they visit;
- Collect information that will allow us to tailor advertising to make it more relevant for you, based on your previous interactions with our website;
- Remember information about you when you visit our site. **Some of the cookies are essential in order to provide our services to you.**

Different types of cookies

Below, we have set out the categories of cookies that we use on our websites.

These cookies are:

- Persistent cookies;
- Session cookies;
- Strictly necessary cookies;
- Performance cookies;
- Experience cookies;
- Functionality cookies;
- Targeting cookies.

Some of our websites also include **third party cookies**, which are cookies not set by RSA. RSA have specified where third party cookies are used.

Persistent cookies – These remain on a user's device for a time period specified in the cookie. They are activated each time the user visits the website that created that particular cookie.

Session cookies – Session cookies allow website operators to link user's actions during a browser session. The session starts when a user opens the browser window and finishes when they close the browser window. Session cookies are temporary - once the browser is closed, all session cookies are deleted.

You can find more information about cookies at:

www.allaboutcookies.org
www.youonlinechoices.eu

Strictly necessary cookies

These cookies enable services you ask for.

These cookies are essential to allow you to move around the website and use its features, such as accessing secure areas. Without these cookies, we cannot provide you with the services you ask for; you would be unable to apply for our products and services, or manage your products online.

RSA use the following first party strictly necessary cookies:

- ASP.NET_SessionId
- parentHandle

There are no third party cookies in this category.

RSA update their site frequently and sometimes that involves some changes in the cookies they have listed above. RSA try their best to keep this list up to date but due to various technical constraints RSA can only update this list every three months.

Performance cookies

These cookies collect anonymous information on the pages you visit.

Performance cookies collect information about how visitors use the website, such as which pages visitors go to most often, and whether they get error messages from web pages. Performance cookies don't collect information that identifies an individual – they are only used to improve the website.

RSA use the following first party performance cookies. Some of them may also appear as third party cookies:

Adobe Omniture

- s_vi
- s_cc
- s_ev21
- s_fid
- gpv_p31
- s_ppvi
- s_ptc
- s_sq
- s_vnum
- s_lv

Adobe Target

- mbox
- mboxPC
- mboxSession

Liveperson

- LPSessionID
- LPVisitorID

Some of these may be set as first or third party cookies, depending on which part of our website you're browsing.

RSA update their site frequently and sometimes that involves some changes in the cookies they have listed above. RSA try their best to keep this list up to date but due to various technical constraints RSA can only update this list every three months.

RSA use the following first party functionality cookies. Some of them may also appear as third party cookies:

Web chat services

- SmartMaxUser
- SmartMaxSession
- ASPESSIONIDCASDSDRC
- ASPESSIONIDQCTATCRA
- ASPESSIONIDSCDQDTB
- LivePersonID

In addition, some of our partners may use third party cookies in this category. RSA update their site frequently and sometimes that involves some changes in the cookies listed above. RSA try their best to keep this list up to date but due to various technical constraints RSA can only update this list every three months.

Experience cookies

Cookies can also allow us to improve the content of our website to suit your interests. For example, instead of showing messages about products you already have, experience cookies allow us to offer you a more tailored, better user experience.

Functionality cookies

These cookies improve your experience by remembering the choices you've made. They allow the website to remember choices you make (such as your name, language or the region you're in) and provide enhanced, more personal features.

Cookies can also be used to remember changes made to text size, fonts and other parts of web pages. They may be used to provide services you ask for such as playing a video or adding a comment on a blog. The information these cookies collect may not reveal the person's identity and they cannot track browsing activity on other websites.

Targeting or advertising cookies

Targeting cookies collect information about browsing habits to make advertising more relevant to you and your interests. They are also used to limit the number of times an advertisement is seen and to measure the effectiveness of the advertising campaign.

We may use cookie information collected from our website and apps to select who we display advertisements to on third party websites, including social media sites.

Examples include:

- Cookies placed by advertising networks to collect browsing habits in order to target relevant adverts to you. The site you're visiting may not actually be serving adverts, but often this will be the case.
- Cookies placed by advertising networks to complement services used by website operators to increase functionality; for example, commenting on a blog, adding a site to your social network, providing maps or counters of visitors to a site. We don't use any first party cookies for targeting, however some of our partners may use third party cookies in this category.

Information on deleting or controlling cookies is available at <http://www.allaboutcookies.org>

Behavioural, advertising and online privacy

The internet advertising industry has produced an online guide to behavioural advertising and online privacy at:

www.youronlinechoices.eu

The guide contains an explanation of the Internet Advertising Bureau's self-regulatory scheme to allow you greater control of the advertising you see.

Using browser settings to manage cookies

Most browsers will allow you to stop accepting new cookies. Information on how to do this can usually be found under 'help' in your browser's menu bar.

The help section should also explain how to control notifications about new cookies, and information on how to disable them completely. You can disable or delete similar data, such as Flash cookies, using browser add-ons, by changing the add-on's settings or visiting the website of its manufacturer.

Cookies allow you to take advantage of some essential features of the Tesco Bank website, so can be left enabled. If you block or otherwise reject cookies you may not be able to use our products, services and other facilities.

Please note that if you disable all cookies, the website functionality may be impaired and prevent you from obtaining a quotation or completing your purchase online.

If you're using a shared computer, and have cookies turned on, remember to sign off when you finish.

Keeping safe online

We advise our customers to always close down the browser they've used after accessing our site to ensure other users can't obtain access to their data. This is best practice when using both home and 'public' computers.

We could help you save on other insurance.

Home Insurance: 0345 674 6666*

Lines are open Mon–Fri 8am – 9pm, Sat 9am–5pm, Sun 10am–5pm.

Car Insurance: 0345 673 0000*

Lines are open Mon–Fri 8am – 9pm, Sat 9am–5pm, Sun 10am–5pm.

Travel Insurance: 0345 293 9474*

Lines are open Mon–Fri 8am – 8pm, Sat 9am–4pm, Sun 10am–5pm.

If you have problems with your hearing or speech,
contact us by Minicom on 0800 300 836.

*Our numbers may be included as part of any exclusive call minutes provided by your phone operator.

Tesco Bank Home Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers. Tesco Bank Car Insurance is arranged and administered by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers. Tesco Bank Travel Insurance is provided by Ageas Insurance Ltd and DAS Legal Expenses Insurance Company Ltd for Legal Expenses cover. Financial Failure cover is provided and administered by International Passenger Protection Limited and underwritten by certain underwriters at Lloyd's.

For further information: [tescobank.com](https://www.tescobank.com)

Calls may be monitored and recorded for training purposes, to improve the quality of service and to prevent and detect fraud.

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