

Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your personal information**.

In this notice, **we, us** and **our** means Tesco Personal Finance plc (trading as Tesco Bank) and the insurers who underwrite **your** policy (as set out under paragraph 1 of **your** Contract of Insurance) and any holding companies or subsidiaries of those insurers. **Your personal information** means any information **we** hold about **you** and any information **you** gave **us** about anyone else. **You** should show this notice to anyone else to be insured under **your** policy as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to avoid **our** insurance policy or it could impact **your** ability to claim.

Sensitive information

Some of the **personal information** that **we** ask **you** to provide is known as “sensitive personal data”. This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We will use **your personal information** to arrange and manage **your** insurance policy and associated services, including handling underwriting and claims and issuing renewal documents and information to **you**. **We** will also use **your personal information** to assess **your** insurance application.

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

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

We will use **your** information to carry out research and analysis about **our** products and services.

We will share **your personal information** with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims (if the claim relates to an incident which occurs abroad **we** may transfer **your personal information** outside the European Economic Area);
- **we, our** partners or **your** insurer may transfer, store or process electronic copies of **your** information outside the European Economic area. If **we**, or they do this, the data will be protected as securely as it would be under European Union Law;
- for underwriting purposes, such as assessing **your** application and arranging **your** policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

You can ask for further information about **our** use of **your personal information**. If **you** require such information, please write to the Data Protection Officer at the address set out overleaf.

How we use Clubcard Information

We'll search our records for the Clubcard number linked to your household, and **we** may access and use information (including transactional information, name and address) from **your** Tesco Clubcard to generate a risk profile for **your** household. This will help **us** and **your** insurer to assess **your** premium and will only be used to make a positive impact on **your** premium.

Preventing and detecting crime

We may use **your personal information** to prevent crime. In order to prevent and detect crime **we** may:

- check **your personal information** against **our** own databases;
- share it with fraud prevention agencies. **Your personal information** will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant **personal information** with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. **We** may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

We may use **your personal information** and information about **your** use of **our** products and services to carry out research and analysis.

We will only use **your personal information** to market **our** products and services to **you** if **you** agree to this. **You** can change **your** marketing preferences at any time by contacting **us**.

Tesco Bank may access the information recorded through the use of **your** Clubcard to help **us** improve **our** service to **you** and to make **our** communications more relevant.

Tesco Bank may also share **your** information with Clubcard in connection with the operation of **your** Clubcard account, for example to allocate points, but **we** don't share more information than necessary.

Tesco Bank may also display tailored online advertising on third party websites, such as social media sites, sites operated by internet service providers and sites which sell advertising space.

Tesco Bank may use the information that **we** hold about **you** to personalise the advertisements to **you**. Where **we** display personalised advertisements on third party sites, **we** display the Ad Choices logo which **you** can click on for further information about online behavioural advertising.

For sites **you** have subscribed to, such as social media sites and email providers the terms and conditions and privacy policy for that site will explain how advertisements are displayed.

Monitoring and recording

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

Further information

You are entitled to receive a copy of any of **your personal information** **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use **personal information**, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your personal information**, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible by writing to **us** at the address above.

You have the right to 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