

## **Fair Processing Notice – how we use personal information**

### **1. Who we are**

When we refer to “we”, “us” and “our” in this notice it means Petcover EU Limited.

When we say “you” and “your” in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

### **2. How we use personal information**

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
- to manage our business and conduct market research to meet the legitimate needs of our business
- to send marketing information if we have received your specific consent.

You are not obliged to provide us with personal information, but we cannot provide our products and services without it.

**You have the right to object to us using your personal information.**

**You can do this at any time by telling us and we will consider your request and either stop using your information or explain why we are not able to.**

**Further details can be found below.**

### **3. Marketing**

We use your personal information to market products and services to you.

Our marketing activities may include:

- providing information to you about products and services by telephone, post, email and SMS, we will either do this ourselves or use third party partners to do it for us
- working with selected partners to display relevant online advertisements to you, and to our other customers, on third party websites and social media platforms. To do this, we may provide our partners with some of your personal information in an encrypted format, which they use only to identify the appropriate audiences for our advertisements. We ensure that our partners delete this information once the advertisement audiences have been identified, and do not use the information for their own purposes. If you do not wish to receive marketing information about our products and services you can tell us at any time by using the contact details found in section 10, “Know your rights”.

### **4. Automated decision making, including profiling**

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims. If you disagree with the outcome of an automated decision, please contact us using the details in section 10.

### **5. The personal information we collect**

We collect the following types of personal information about you, so we can complete the activities in section 2, “How we use personal information”:

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help us manage policies and assess claims
- tracking and location information if it is relevant to your policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to your policy or claim
- criminal convictions if it is relevant to your policy or claim
- accessibility details if we need to make reasonable adjustments to help
- business activities if it is relevant to your policy or claim.

## **6. Where we collect personal information**

From you, your representatives or from information you have made public, for example on social media.  
From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- veterinary practices, animal charities, pet shops and breeders
- insurance industry registers and databases used to detect and prevent insurance fraud, for example the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide services for our products
- other involved parties, for example claimants or witnesses.

## **7. Sharing personal information**

We may share your personal information with:

- other companies connected to Petcover EU Limited
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- our approved suppliers to help deal with claims or provide our benefit services, for example vehicle repairers, veterinary advisors, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to us or you, for example the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event we wish to sell all or part of our business.

## **8. Transferring personal information outside the UK**

We use servers located in the UK and Australia to store your personal information where it is protected by laws equivalent to those in the UK. We may transfer your personal information to other companies who work with Petcover EU Limited to enable us to manage your insurance policy or claim; this could be inside or outside the EU. We have Binding Corporate Rules (BCRs) which are our commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. If you would like more information about the BCRs please contact our Data Protection Officer.

Some of our suppliers have servers outside the EU. Our contracts with these suppliers require them to provide equivalent levels of protection for your personal information.

## **9. How long we keep personal information**

We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

## **10. Know your rights**

You have the right to:

- object to us using your personal information. We will either agree to stop using it or explain why we are unable to (the right to object)
- ask for a copy of the personal information we hold about you, subject to certain exemptions (data subject access request).
- ask us to update or correct your personal information to ensure its accuracy (the right of rectification)
- ask us to delete your personal information from our records if it is no longer needed for the original purpose (the right to be forgotten)
- ask us to restrict the use of your personal information in certain circumstances (the right of restriction)
- ask for a copy of the personal information you provided to us, so you can use it for your own purposes (the right to data portability).
- complain if you feel your personal information has been mishandled. We encourage you to come to us in the first instance, but you are entitled to complain directly to the Information Commissioner's Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk)

- ask us, at any time, to stop using your personal information, if using it based only on your consent (the right to withdraw your consent).

If you wish to exercise any of these rights, you can do so by contacting our Customer Satisfaction Manager:

Address:

Petcover EU Limited

4 Bridge Road Business Park

Bridge Road

Haywards Heath

West Sussex

RH16 1TX

Email: [info@petcover.uk.com](mailto:info@petcover.uk.com)

Phone: 01444 708850

#### 11. Data Protection Officer Contact details

If you have any queries about how we use your personal information, please contact our Data Protection Officer:

Address:

Petcover EU Limited

4 Bridge Road Business Park

Bridge Road

Haywards Heath

West Sussex

RH16 1TX

Email: [info@petcover.uk.com](mailto:info@petcover.uk.com)

Phone: 01444 708850

#### **Changes to our Fair Privacy Notice**

Occasionally it may be necessary to make changes to this notice. When that happens we will provide you with an updated version at the earliest opportunity. The most recent version will always be available on our website.