

Tempcover Limited ('Tempcover' and 'we/us/our') is committed to ensuring that your information is used and kept securely in line with General Data Protection Regulation (GDPR) reform; which came into effect on 25th May 2018.

Under the Data Protection Act (DPA) Tempcover Limited are the 'Data Controller' and we are responsible for, and control the processing of, your personal data.

Tempcover Limited are registered with the Information Commissioner's Office (ICO) under registration number ZA178918.

By submitting your information to the Tempcover Site ("Our Site") you are consenting to the processing of your information by us and our agents in accordance with this Privacy Policy.

1. Information We may collect about You:

When you use our site or speak to one of our customer service agents to obtain an insurance quotation, we may collect and process the following information about you ('Your Information') to calculate the premium and understand your insurance needs.

- information that you provide when you visit our site, register for and use our online services, become a subscriber, request a quote or apply for any other product or service.
- information that you provide to our partners, brokers and affiliates where you have consented to that information being passed to us.
- information you provide to us when you contact us by email, SMS, telephone or letter.
- information that we collect about you from documents that are available to the public, such as the electoral register, or from third parties such as credit reference agencies and fraud prevention agencies.
- information from publicly available sources and third-party databases provided to the insurance industry in assisting to reduce insurance fraud and financial crime as well as other third-party databases such as the Claims and Underwriting Exchange.
- as part of our quotation process we may collect information about your driving licence in order to check your driving history, and any motoring convictions, with the DVLA.
- information you provide if you report a problem with our site or if you contact us and request assistance when using our site.
- details of your visits to our site including but not limited to traffic data, location data, web logs, IP address (a unique identifier for your computer or other access device), as well as other communication data, whether this is required for our own purposes or otherwise and the resources that you access.

We do not collect sensitive personal data for the purpose of processing an insurance quote or policy.

2. How We use Your Information

We use Your Information in the following ways:

- to identify a product provider and arrange for the provision of products and services requested by you;
- to calculate a competitive insurance quotation to meet your requirements;

- to contact you and any person referred to by you in connection with your application or enquiry.
- if you have chosen to receive marketing communications via SMS, you may receive an SMS reminding you when your policy is due to expire. This SMS will also contain a link that will allow you to apply for a new policy should you need to be insured for a longer duration. Please ensure the correct mobile number is provided at the time of application.
- to process and respond to requests, enquiries and complaints received from you;
- to update our records;
- to communicate with you about our products and services provided to or requested by you. Based on the interest you have shown and on the grounds of legitimate interest, we will send you details of your quotation by email and/or SMS.
- if you chose to receive Tempcover direct marketing communications we will keep you updated with our latest customer discounts and promotions. We will only ever contact you via the method you permit us to do so (via email and/or SMS). Should you choose to receive our marketing communications you will always be given the opportunity to change your mind and opt-out at any time by following the opt-out instruction within the email or SMS. Alternatively, we can do this for you. Simply email us at contactus@tempcover.com.
- to analyse trends and profiles and carry out assessment and analysis (including credit and/or behaviour scoring, market and product analysis);
- for audit purposes;
- to carry out customer satisfaction research in order to improve our products and services;
- to prevent or detect fraud – information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims;
- to meet our regulatory compliance and reporting obligations;
- to ensure that content from our site is presented in the most effective manner for you and your device;
- to develop and improve our services to you and notify you about changes to our services;
- to enable third parties to carry out any of the above purposes on our behalf
- Your information may be shared with an outsourced claims management company who may access your information to validate your insurance policy for the purpose of handling your claim.

We may share Your Information with and obtain information about you from Equifax, a credit reference agency. Please note that any searches undertaken are soft searches and will not affect your credit rating.

We will retain any information we have collected about you for up to 7 years after our professional relationship has terminated, however, data held electronically may be retained for longer.

If your personal data has been stored in relation to any alleged fraudulent activity or for legal proceedings, then we may store your data beyond the 7-year retention period. Your data will be removed when no longer required.

3. Sharing of Your Information

We may share Your Information with third parties in the following ways:

- We sometimes use agents and service providers to process your information on our behalf. For example, we may use third parties to maintain our IT systems. Where we use agents and service providers to process your information, we will ensure that they have adequate security measures in place to safeguard your information;
- we will release your personal information when we are required to do so for legal or regulatory purposes or as part of legal proceedings;
- we may give information we hold about you to third parties as part of the process of selling one or more of our businesses;
- if we are unable to provide you with a suitable insurance policy on request, we will check if any of our associated Partners may be able to provide you with suitable cover.
- we will never share your information with third parties for marketing purposes without first gaining your express consent.
- your information may be passed to credit reference, fraud prevention, law enforcement agencies and identity and address verification agencies who may record and use your information and disclose it to other organisations for credit reference, debt tracing, fraud and money laundering prevention purposes;
- we may transfer your information to our partners, brokers or third parties (e.g. insurers) for the purposes of assessing and processing your application;
- we may also share your information with associated companies within our group;
- we may capture your data within a session replay tool, which provides us with valuable analytical data to enable us to improve the customer journey and investigate any issues that may arise. Full Story who provide this tool are based in the USA and safeguard your data to the standard required by GDPR;
- if you contact us via our live chat platform, provided by Intercom, any information that you provide will be stored within the platform to enable us to fulfil the live chat service.

You confirm you have the consent of any other person whose details are provided by you in connection with your application or enquiry to provide that person's information to us and for us to use that person's Information in accordance with this Privacy Policy;

If false or inaccurate information is provided, including in relation to a person's identity and fraud is suspected or identified, details about this information, including customer Personal Data, will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent and detect crime, fraud and money laundering, for example when: recovering debt; checking details on proposals and claims for all types of insurance.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. For further details of the relevant fraud prevention agencies please contact us as described at the end of this Privacy Policy.

4. Where We store Your Information

In some circumstances Your Information may be transferred to, stored and processed by us or a service provider, or third party with whom we share Your Information in another country including countries outside the European Economic Area such as the USA. Data protection safeguards may not be as high as they are in the UK, however we ensure, as far as possible, that adequate procedures are put into place to protect your Information.

All information you provide to us is stored on our secure servers which are hosted by an ISO Accredited Data Centre supplier. The Data Centre do not pass your data outside of the UK.

Where we have given you (or where you have chosen) a username, passcode and memorable word which enables you to access certain parts of our site, you are responsible for keeping this username, passcode and memorable word confidential. You must not share these with anyone

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your information, we cannot guarantee the security of your information transmitted to our Site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

5. Your Rights

Your Right to Access your Data:

You have the right to request access to the personal data that we hold for you. This formal request is made under the DPA and is referred to as a Subject Access Request. If you wish to exercise this right and make a Subject Access Request, you should;

- put your request in writing; either by email to contactus@tempcover.com or letter with the subject heading: Subject Access Request;
- include proof of your identity and address (e.g. a copy of your driving licence or passport and a recent utility bill);
- specify the personal data you want access to, including any reference numbers where applicable.

Your Rights of Data Rectification:

You have the right to ask us to correct any inaccuracies in your data free of charge. If you wish to exercise this right, you should:

- Put your request in writing; either by email to contactus@tempcover.com or letter with the subject heading: Data Rectification;
- include proof of your identity and address (e.g. a copy of your driving licence or passport and a recent utility bill);
- specify the information that is incorrect and what it should be replaced with.

Your Rights to Object to Direct Marketing:

We will always give you the opportunity to 'unsubscribe' from receiving marketing emails.

You have the right to ask us to stop processing your personal data for direct marketing purposes. Objecting to direct marketing will mean that we be unable to contact you about carefully selected offers and promotions on temporary insurance. If you wish to exercise this right, you should:

- Follow the 'unsubscribe/opt-out' link in your email or SMS;
- Put your request in writing; either by email to contactus@tempcover.com or by letter with the subject heading; Unsubscribe;

- If your objection is not to direct marketing in general, but to direct marketing by a particular channel (e.g. email or SMS), please specify the channel you are objecting to.

Your Rights to Data Portability:

You have the right to ask us to securely transmit your data to another provider, where possible, in a commonly used and machine-readable format.

- Put your request in writing; either by email to contactus@tempcover.com or letter with the subject heading: Data Portability;
- include proof of your identity and address (e.g. a copy of your driving licence or passport and a recent utility bill);
- details of the Data Controller and where you would like your data ported to.

Your Rights to Data Erasure:

You also have a right to “be forgotten”, this means you can ask for the information which we hold about you to be deleted from our records. Proof of identification may be required to locate and confirm your details. If you wish to exercise this right, you should:

- Put your request in writing; either by email to contactus@tempcover.com or letter with the subject heading: Data Erasure;
- include proof of your identity and address (e.g. a copy of your driving licence or passport and a recent utility bill).

Erasing your data will mean that we will be unable to continue to handle your insurance arrangements.

Data erasure requests will be handled in line with our retention periods.

For all data requests, we will respond within one month of receipt of your request.

Your Rights to Complain:

You have a right to complain to the Information Commissioners Office (ICO) if you feel that Tempcover Ltd has not adhered to your rights or you have concerns about the way in which Tempcover Ltd has handled your data.

More information can be found at <https://ico.org.uk/your-data-matters/>

Contact Us

If you wish to query any of the information provided in this privacy policy or how to exercise your rights, please contact our Data Protection Officer by email at: dpo@tempcover.com or write to us at:

2nd floor, Admiral House, Harlington Way, Fleet, Hampshire, GU51 4BB.

6. Accessing Other Sites

Our Site may, from time to time, contain links to and from the websites of our partner networks and affiliates. If you follow a link to any of these websites,

please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal information to these websites.

7. Updates

We may update this Privacy Policy from time to time. Please ensure that you check Our Privacy Policy regularly for updates. Last updated 04/02/2022.

If you still have any concerns about privacy, please contact us via our [online contact service](#).

8. Security

Tempcover.com uses Secure Server Certificates to ensure that all information submitted with your application, including credit or debit card details, is secure. We do not store your credit or debit card details.