



## **Privacy Policy**

### **About this Privacy Policy**

Compare Insurants is a trading name of Compare Insurants Limited which is registered in Great Britain with company number 13309001 and has its registered office at Webb Ellis House, Rugby Road, Twickenham, TW1 1DS. We respect the privacy of visitors to our website.

This policy applies to all users of our website and/or our comparison services.

### **1 What this Privacy Policy applies to**

This policy applies to the information which we may hold about you. This includes: information you provide on the data capture forms throughout the website, such as your name and your contact details; information we collect about how you use the website, such as traffic and usage data. We use cookies and similar technologies to collect this information as detailed further below.

### **2 Our obligations**

We are a data controller in relation to the information that we collect and hold about you. As a result, we are legally responsible for how that information is handled by us. The nature of our services mean that we may transfer information (including personal data) about you to third parties (who will also be acting as controllers in respect of that data). This policy only deals with how we handle personal data relating to you.

We will comply with data protection law in the way we use and share your personal data. Among other things, this means that we will only use your personal data:

fairly and lawfully,  
as set out in the legislation and this policy,  
to the extent necessary for these purposes.  
We will take every reasonable precaution to safeguard the personal information that you supply.

If you have any queries relating to our use of your personal information, or any other related data protection questions, please contact us at [info@compareinsurants.com](mailto:info@compareinsurants.com)

### **3 Our services and the personal information we collect**

If you provide us with your information through this website, for instance by filling in one of the forms requesting a broker to call you, we shall use your information as set out in this Privacy Policy and in the notices we provide when you submit your information. By submitting your personal information, you consent to our use of the information as set out in this Privacy Policy and such notices. You will be able to withdraw that consent at any time by the methods described in this Privacy Policy.

### **4 How we use your data and communications from us**

We will use your data in the following ways:

use of our services - we will use your personal data to provide you with the service you request. See Section 3 above in relation to our services;  
for research, such as analysing market trends and gathering information on how you use our website and pages you have viewed;  
to process a transaction between you and a third party (where applicable);

Being kept up to date by us

Where you tell us you are happy to receive information from us we may send you communications which may include the following:-

Further information about the services we offer

New product launches

Newsletters

Any interesting competitions or promotions run by us

Opportunities to participate in market research or provide reviews about quotezone.co.uk

Depending on the contact preferences you select, we may communicate with you by email, SMS, post and telephone.

If you don't want to receive communications from us you can let us know at any time by unsubscribing via our contact us page. You can use this unsubscribe option at any time. Also, if you initially decided to receive updates from us but then changed your mind you can always use the unsubscribe link in our e-mail communications. You can also opt out of SMS contact (in addition to the above mentioned opt out options) by following the instructions on the SMS you receive – please note that you may be charged at your standard network rate for opting out in this way.

## **5 The legal basis for processing your personal information**

Data protection law says that we are allowed to use personal information only if we have a proper reason to do so such as consent or legitimate interests.

Our grounds for processing your personal information are as follows:

i. Consent – Where we rely on this legal basis, we will collect and process your personal information only if you have given your consent for us to do so, for example, we will only send you certain marketing emails where you have agreed to this.

You can withdraw your consent at any time. Please contact us if you want to do so.

ii. Legitimate Interests - A legitimate interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for you. We may use and process some of your personal information where we have legitimate business grounds for doing so. We have carried out a legitimate interest assessment in respect of each processing activity for which legitimate interest is our lawful basis. Our legitimate interests for processing your personal information are:

- in relation to certain aspects of our services: the use of data processors in respect to the provision of the services (as described at section 6); processing any transaction between you and a third party; and tracking sales. Using your information in this way is an essential part of us being able to provide the services to you;
- service communications: we need to keep you informed about your use of the services for example and in respect to the annual renewal service (see section 4 for more information); and
- to monitor and improve our service: we may use your personal information for research, such as analysing market trends and gathering information on how you use our website and pages you have viewed.
- You have a right to object to our use of your personal information for these legitimate interests (please see section 13 below).

iii. Contract – It may be necessary for us to process your personal information to perform a contract to which you are party (e.g. providing you with a service), or to take steps at your request to you entering into a contract.

## **6 Who do we share your personal information with:**

When you complete our data capture form on our web pages, we will disclose your personal information to:

- Insurance Brokers - Specifically this means: Got You Covered Limited
- We may also use certain data processors for analytical purposes, for example, to help us understand how well our website is performing and how you use our website.

- Regulatory or governing bodies - We may need to pass information including personal data to regulatory bodies such as the Financial Conduct Authority for the purposes of compliance monitoring. This is a legal or regulatory obligation on us.
- Introducer websites - Where you have been introduced to our website from another independent website (introducer website), and where you have provided the necessary consent on our quote form, we may send that introducer website certain personal information relating to you for reasons which you have agreed to. We are not responsible or liable for the use or processing by the introducer of that data.

Where permitted by data protection and privacy law, we may also disclose information about you (including electronic identifiers such as IP addresses):

if required or permitted to do so by law;

if required to do so by any court, the Financial Conduct Authority, the Competition and Markets Authority or any other applicable regulatory, compliance, Governmental or law enforcement agency;

if necessary in connection with legal proceedings or potential legal proceedings; and/or

in connection with the sale or potential sale of all or part of our business.

If we reasonably believe false or inaccurate information has been provided and fraud is suspected, details may be passed to fraud prevention agencies to prevent fraud and money laundering.

### **7 How do providers use your personal data**

If we transfer personal data about you to providers, it will be solely to enable them to provide a quote for you.

Providers will be acting as data controllers in respect to any use by them of personal data transferred by us to them.

You should read your chosen provider's privacy policy when given the opportunity to do so.

When you click "GET A QUOTE" on our website you will be transferred to a website owned and managed by Seopa Limited. Their Privacy Policy can be found [here](#)

### **8 Contact from Providers**

In relation to our data capture form, if you tell us that you are happy to be contacted by providers, you agree that your personal data may be used to contact you with a view to seeing if you are interested in obtaining an insurance quotation.

If you no longer wish to be contacted by providers for marketing purposes, please follow the instructions in their marketing communications, or consult their privacy policies for further information about unsubscribing.

### **9 How long do we retain your personal information**

Unless a longer retention period is required or permitted by law, we will only hold your personal information on our systems for the period necessary to fulfil the purposes outlined in this Privacy Policy or until you request it is deleted. Even if we delete your personal information it may persist on backup or archival media for legal, tax or regulatory purposes.

Compare Insurants Limited is regulated and authorised by the Financial Conduct Authority (FCA) for non-investment insurance mediation and credit broking. We are registered with the Information Commissioner's Office (ICO) for data protection. As part of our FCA authorisation we have to comply with certain requirements in respect of the Financial Ombudsman Service and the Financial Services Compensation Scheme. All these obligations place certain recording keeping requirements and the need to co-operate and share information with these legal entities where requested to do so.

We also handle the above data for our own legitimate business interests including but not limited to, the keeping of records and accounts, staff training and monitoring, recording sales or quotation requests generated, communicating with providers and in marketing out other similar services to you or reminding you if a renewal comes up.

### **10 Do we pass data to third parties**

Except as set out in this Privacy Policy, we will not disclose any of your personal data to other parties without your permission unless we are legally required to do so by, for example, a court order, for the purposes of prevention of fraud or other crime, or by a regulator.

## **11 Transferring your data outside of the European Economic Area (EEA)**

We will not transmit your personal data to companies domiciled in countries outside of the European Economic Area where data protection safeguards differ to those of the UK. Please note that some providers may carry out some of their administrative services from outside of the EEA. Where this is the case it will be set out in their terms and conditions and privacy policy.

## **12 Cookies and IP logging**

This website uses cookies. A cookie is a piece of data that may be stored on your computer while you visit a website. The cookie stored by this website will be used to identify your computer. You may disable the use of cookies in your internet browser, but this will restrict your use of our website. In particular, you will not be able to use our quote comparison service.

When you visit our website, our server will automatically record your IP address and the time and duration of your visit. We may also use the records of the pages you visit on this website to analyse trends, administer the site and track your movements through the website so that we can improve the usability of and access to the website.

This website also uses Google Analytics to allow us to monitor how users use our website.

Please see our cookie policy for more information including how you can stop or manage cookies.

## **13 Privacy Rights**

We respect the fact that your personal information is your information so we want to be clear about what rights you have under data protection legislation and how you can exercise them.

i. The right to opt out of having your information used for marketing

Please see section 4 “How we use your data and communications from us”.

ii. The right to have any inaccuracies in your personal information corrected

Please help us to help you by keeping your contact details up to date and letting us know if you spot any errors in the information we hold about you. If it is something you cannot correct yourself online or when carrying out another quote, you should contact us at [info@compareinsurants.co.uk](mailto:info@compareinsurants.co.uk). We'll update inaccuracies promptly, and within a month where possible if you are requesting a more complex change. If we take the decision not to make a change you have requested, we will explain why. If you disagree with our decision, you have the right to complain to the privacy regulator (details set out below).

iii. Your ‘right of objection’ to certain activities

Data protection law gives you the right to express an objection to activities detailed in section 2 regarding legitimate interests. You may believe your privacy rights outweigh the legitimate interest we have as a business in doing those things. Please read that section carefully before getting in touch with us and note that exercising your right of objection may mean that the service will not be available to you.

If you raise an objection we will stop processing your personal information unless very exceptional circumstances apply, in which case we will let you know why we are continuing to process your personal information. If you disagree with our decision on this, you have the right to complain to the privacy regulator.

iv. Your right to erasure

You have the right to request that we delete or remove your personal information from our systems.

Please see section 9 “How long do we retain your personal information” before contacting us.

If you still wish to exercise your right, you should contact us at [info@compareinsurants.com](mailto:info@compareinsurants.com) and we will respond to your request within a month.

v. The right to access the data we hold about you

You have the right to request copies of the personal information we hold about you.

Once we've received your request we will provide our response within one month. If your request is unusually complex and likely to take longer than a month, we will let you know as soon as we can and tell you how long we think it will take.

vi. Your right to restrict our use of your information

You have the right to "block" us from using your personal information or limit the way in which we can use it.

vii. Your right to 'Data Portability'

The right to 'data portability' aims to enable consumers to re-use some of their personal information online by making it available in a commonly-used, machine-readable format that can be passed to and used by other organisations.

**14 Exercising your rights**

If you wish to exercise any of your rights set out in this Privacy Policy, make an enquiry or make a complaint then please contact: [info@compareinsurants.com](mailto:info@compareinsurants.com) or contact via post at:

The Data Protection Officer  
Compare Insurants Limited  
Webb Ellis House  
Rugby Road  
Twickenham  
TW1 1DS

We reserve the right, where applicable, to request confirmation of your identity before taking action.

**15 Your Right to Complain to the Regulator**

If you believe your privacy rights have been infringed, or you disagree with a decision we have made about your privacy rights, you have the right to complain to the privacy regulator. As we are based in the UK, our principal data protection regulator is Information Commissioner's Office, <https://ico.org.uk/>.

**16 Security**

We do our best to keep the information you disclose to us secure. We place a high priority on protecting and managing data in accordance with accepted standards including ISO 27001.

We will also, where it's appropriate, ensure that our website uses https to help keep information about you secure.

However, we can't guarantee or warrant the security of any information which you send to us, and you do so at your own risk. By using our website you accept the inherent risks of providing information online and will not hold us responsible for any breach of security.

**17 Changes to this Privacy Policy**

We reserve the right to change this Privacy Policy from time to time. You should therefore check this Privacy Policy each time you visit our website. Where required by law we will obtain your consent to make these changes. If you do not agree with any changes please do not continue to use this website.