

Ryan Insurance Group Ltd

Privacy and Security (Last updated March 2011)

Introduction

Ryan Insurance Group Ltd is committed to both respecting your privacy and providing security for your personal information. You can be assured any information you provide to us will be used strictly in accordance with the terms laid out in this statement

Collecting Information

We will only look to request necessary information from you and will only use and disclose this information in the course of arranging and administering your insurance, and to inform you of other services which we feel maybe appropriate to you.

The type of information we will collect will include, for example, your name and postal address, date of birth, telephone number, email address, credit/debit card details and bank account details.

The information we hold will be, to the best of our knowledge, accurate and up to date. Under the Data Protection Act you have the right to see the personal information that we hold about you in our records.

All personal information is treated confidentially and is safely stored on our computer systems or paper archive files, with security systems preventing unauthorised access.

Confidentiality

We will endeavour to treat all your personal information as private and confidential. Other than under the terms of this privacy statement we will not disclose any of your information to anyone.

We would like to bring your attention to our obligations to disclose information in the following exceptional cases permitted by law. These are:

Where we are legally forced to

Where there is a duty to the public to disclose information

Where you have given permission to disclose information

Where we have to protect our interest

In the event that you have to make a claim then we will need to disclose information with any other parties involved in that particular claim. For example these parties may include the third party involved with the claim, the third party's insurer or the third party's solicitor.

As highlighted in our Terms of Business, motor insurance policy details will be added to the Motor Insurance Database (MID). The MID is run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident, the MID maybe used by Insurers, MIIC and the Motor Insurer's Bureau to identify relevant policy information. People pursuing a claim in

respect of a road traffic accident may also obtain relevant information held on the MID. For more information visit www.miic.org.uk

Information Security

How we protect your personal information from misuse and abuse is of great importance to us. We are constantly reviewing and enhancing our technical and physical security procedures to protect your personal data from unauthorised access.

How Your Information Will Be Used

Your information will be used for processing your quotation, managing and administering your policy, claims handling and responding to complaints or policy enquiries. Ryan Insurance Group Ltd may use your information to keep you informed by post, telephone or email of products or services which may be of interest to you. We will also contact you to remind you your insurance is due for renewal.

Sensitive Information

In order to provide you with some of our products we may need to process sensitive information (such as information about health such as physical or mental health information or criminal convictions) about you and others who may be a party to the product or service purchased. We will not use sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy. Please ensure that you only provide us with sensitive information about other people with their agreement.

Access to Your Information

You can write to us at any time to obtain details of the information we hold about you. Please write to:

Data Protection Officer
Ryan Insurance Group Ltd
Crane Hall
London Road
Ipswich
IP2 0AL

Please quote your name, postal address and email address along with the details of your requirement. We will take reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you. Therefore we would be grateful if you could provide two forms of identification such as a copy of a passport or driving licence and a copy of a utility bill to confirm address.

In accordance with the Data Protection Act, 1998 we are entitled to charge £10 to cover the administration costs involved with this process. Please make cheques payable to "Ryan Insurance Group Ltd"

Call monitoring and recording

We record telephone calls for monitoring and training purposes and to assist us in preventing and detecting fraud.

Using our Web Site

As with many other sites, our site may use "cookies" or other technologies to help us deliver content specific to your interests, to process your requests, and/or to analyse your visiting patterns. Cookies, by themselves, cannot be used to disclose your individual identity. This information identifies your browser, but not you, to our servers when you visit our site. If you want to remove cookies at any time from your computer, you can delete them using your browser (consult your browser's "help" menu to learn how to delete cookies).