

# Privacy Notice

This privacy notice intends to outline how Lycainsure.com uses and protects the information that you provide. In accordance with the General Data Protection Regulation 2016/276 and related UK data protection legislation, Lycainsure.com is committed to ensuring that your privacy is protected and any information that we ask you to provide will be used in accordance with this privacy statement.

This Notice applies to information we collect about:

- Visitors to our website or other third-party websites or platforms where our material is made available
- Those who contact us in relation to our services, or as a potential employee or supplier
- To those who access gated content on own website or other platforms
- Customers to access our services from Lycainsure.com who contact our Customer Service Line
- Any other party where personal data is provided to us

We may amend this Privacy Notice from time to time for example, to keep it up to date or to comply with legal requirements. The latest version of this policy can be found at Lycainsure.com

## Who We Are?

Lycainsure.com also referred to in this Notice as "we", "us", or "our") means Lycainsure.com, a white-label product whose insurance services are supplied by Mobiles & Gadgets, a trading name of Quotemetoday.co.uk Limited. For any questions or concerns relating to this Privacy Notice or our data protection practices, or to make a subject access request, please contact us at:

Lycainsure.com - Quotemetoday.co.uk Limited  
2<sup>nd</sup> Floor, 5-10 Sparrow Way  
Lakesview International Business Park,  
Hersden  
Canterbury  
Kent  
CT3 4JH

Tel: 0330 132 3434  
Email: admin@lycainsure.com

For the purposes of the Data Protection Act 2018 (the Act) and the European General Data Protection Regulations (GDPR) the data controller and data processor is Quotemetoday.co.uk Limited for Lycainsure.com. Lyca and its affiliated group of companies are the data owners.

## Nature of Personal Information

Personal data is any information that may identify a living individual. We may collect personal information from Users in a variety of ways, including but not limited to, when Users visit our site, register on the site, place an order, subscribe to marketing, fill out a form and in connection with other activities, services, features or resources we make available on our site. Users may be asked for personal information such as their or others' name, email address, date of birth, mailing address, phone number and credit card or bank information. We will collect personal identification information from Users only if they voluntarily submit such information to us. Users can always refuse to supply personal identification information, except that it may prevent them from engaging in certain site related activities such as the purchase or use of our products or services. We may collect, use and store sensitive personal information. This information may be shared with insurers, insurance product providers and our third-party service providers. Where necessary, we shall obtain your consent to the processing of such information.

## Why We Need and How We Use Your Personal Information

We only collect, use and store your information where we have lawful grounds and legitimate business reasons to do so. We collect, use and store your personal information to fulfil requests for quotes, products and services as part of our insurance broking, claims handling and risk management business. It may also be used to verify your identity, to administer payments and to enable us to carry out anti-money laundering and other financial crime checks where required.

The use of your data is essential for us to check your identity, to enable you to enter into an insurance contract and for the insurance to operate (in the event of a claim, for example). We may also use it to keep our records up to date, to notify you about changes to our service and to help us in develop new products and services.

If you do not provide the information required, we are unlikely to be able to arrange your insurance and may not be able to provide certain services to you.

We may monitor calls, emails, text messages and other communications with you. When you contact us, we may keep a record of that correspondence and any information provided to us during that or any subsequent communication.

## **Marketing**

We would like to keep you updated on our relevant products and services by email, text message and/or telephone. If we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes, we will only do so with your consent. Your consent will be obtained specifically at the appropriate time.

If you have already consented and wish for us to stop using your personal information for this purpose or any other purpose, then please contact us.

You consent to receive marketing materials from companies within the Lyca group. If you wish to opt out of these, you will be able to unsubscribe by contacting us.

## **Sharing Information**

We will only supply your personal information to other parties where such a transfer is a necessary part of the activities that we undertake, where you give us consent or where we are required to do so by law or regulation (e.g. where the disclosure is necessary for the purposes of the prevention and/or detection of crime).

As an intermediary we must disclose personal information to insurance companies, underwriting agencies, business partners and other parties in order to provide our products and services and to enable you to enter into insurance contracts. Examples of other parties include insurance intermediaries, loss adjusters, regulatory bodies, legal and accountancy firms involved in the claims handling process. We may also share your personal information with fraud prevention agencies such as the Police, the Claims and Underwriting Exchange Register and other insurance and financial service providers. We may pass information relating to your insurance policy and any incident to the operators of these registers, their agents and suppliers.

We, our partners and/or the insurer may check information provided or received and may undertake additional searches.

We may also disclose your information to service providers engaged to perform services on our behalf. Such service providers are contractually restricted from using or disclosing the information we give them except as necessary to perform services on our behalf or to comply with legal requirements.

We will only share your information if we are satisfied that our partners or suppliers have sufficient measures in place to protect your information in the same way that we do.

In the event of a merger or acquisition, we may also disclose personal information to the new owners of our business. Disclosure may also be made to enable company audits, regulatory inspections or to investigate a complaint, suspicion of fraud or a security threat.

We never share your information outside our organisation for marketing purposes.

You understand that we may disclose the information you provide to relevant other parties for the purposes as described in this Notice.

Lyca, as data owner, may share your personal data with the parties set out below for the purposes set out:

- Other Lyca affiliated entities under common control (hereinafter "Lyca entities") who provide ancillary services such as call centre support for the fulfilment of your orders and clarification any of your queries.
- Other Lyca entities where you have chosen to receive marketing communications from them on other Lyca products and services other than Lycamobile.
- External third parties who provide IT technical support services, data centre services and call centre support.
- Regulators and judicial authorities who require reporting of processing activities in certain circumstances.

Where applicable, Lyca requires all external third parties to respect the security of your personal data and to treat it in accordance with the law. Lyca does not allow their third-party service providers to use your personal

data for their own purposes and only permits them to process your personal data for specified purposes and in accordance with their instructions.

### **Transfer of Personal Data Outside the UK**

Certain personal information held on our Information Technology systems may be transferred across geographical borders in accordance with applicable law. By providing us with your information, you consent to the collection, international transfer, storage, and processing of your information. These transfers are governed by European Union (EU) standard contractual clauses or equivalent data transfer agreements to protect the security and confidentiality of personal information.

### **How Long We Keep Information About You**

We will keep your information for as long as it is required to enable us to provide quotations, administer your insurance, offer renewal and respond to any claims or complaints (which may arise after the period of insurance has expired). This will usually be a minimum period of seven years or otherwise as determined by law or regulation. Once we decide that we no longer need your information it will be securely and confidentially destroyed.

### **Your Data Protection Rights**

You have certain legal rights under UK data protection law and regulations, summarised as follows:

- **The right to be informed** about our data processing activities, including through Privacy Notices such as this.
- **The right of access** to the personal information we hold about you. To request a copy of this information you must make a subject access request in writing to us. Please note, this may incur a charge if deemed excessive.
- **The right of rectification.** You may ask us to correct any inaccurate or incomplete data within one month.
- **The right to erasure and to restrict processing.** You have the right to have your personal data erased and to prevent processing except where we have a legal obligation to process your personal information. You should bear in mind that by exercising this right you may hinder or prevent our ability to provide products and services.
- **The right to data portability.** On your request, we will provide you with your personal data in a structured format.
- **The right to object.** You have specific rights in relation to automated decision making and profiling to reduce the risk that a potentially damaging decision is taken without human intervention. You can object to your personal data being used for profiling, direct marketing or research purposes.

If you want to invoke any of these rights, please write to us:

Lycainsure.com - Quotemetoday.co.uk Limited

Tel: 0330 132 3434

Email: admin@lycainsure.com

### **Withdrawal of Consent**

Where you have provided your specific consent to the use of personal data, you may withdraw that consent by contacting us:

Lycainsure.com - Quotemetoday.co.uk Limited

2<sup>nd</sup> Floor, 5-10 Sparrow Way

Lakesview International Business Park,

Hersden

Canterbury

Kent

CT3 4JH

Tel: 0330 132 3434

Email: admin@lycainsure.com

### **How to Make a Complaint**

If you wish to make a complaint about how we hold or use your data, please contact us:

Lycainsure.com - Quotemetoday.co.uk Limited

2<sup>nd</sup> Floor, 5-10 Sparrow Way

Lakesview International Business Park,

Hersden

Canterbury

Kent

CT3 4JH

Tel: 0330 132 3434

Email: complaints@lycainsure.com

If you are dissatisfied with how we deal with your request, you may contact the Information Commissioner's Office using the details below.

The Information Commissioner, Wycliffe House, Water Lane, Wilmslow Cheshire, SK9 5AF. Tel: 08456 30 60 60. Website: [www.ico.gov.uk](http://www.ico.gov.uk)

#### **Information from Other Sources**

We and/or other parties may use your information for purposes such as statistical and trend research and analysis which may include computerised processes which profile you. Automatic profiling helps us understand, predict and forecast customer preferences and to improve the products and services we offer and to assess which products might be most suitable for you.

#### **Security**

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

#### **IP Addresses and Cookies**

Our website uses a variety of cookies that are listed below. These small text files ask permission to be placed on a computer's hard drive which then allows us to gather information on our website's performance. The cookies we use are analytical cookies and they facilitate the gathering of information to ultimately improve our website; they do not however collect any personally identifiable information about you. Such examples of the information they do provide us could be your IP address, operating system and browser type.

Most web browsers allow a degree of control of most cookies via the browser settings. You may decline cookies via the browser, though this could impair your browsing experience on many websites. For more information on this, and more information about cookies in general, you may wish to visit [www.aboutcookies.org](http://www.aboutcookies.org). To delete cookies from your mobile phone, please refer to the handset manual.

The cookies we use are as follows:

#### **Google Analytics**

Google Analytics is a free service offered by Google that generates detailed statistics about visitors to a website for marketers. Google Analytics makes it possible to track users across search engines, email campaigns and display advertising giving advertisers the opportunity to optimise campaigns on multiple platforms.

#### **Yahoo! Web Analytics**

Yahoo! Web Analytics is an enterprise-level website analytics system designed to help website businesses increase sales and visitor satisfaction, reduce marketing costs and gain new insight on online customers. Yahoo Analytics was previously called Index Tools and is now a Yahoo! company.

#### **Google AdWords conversion tracking**

This cookie is used to track when a visitor purchases a product advertised on our website.

#### **Session Cookie**

This is a cookie set by the web server that is required for the website to function; it does not store any personal data and is deleted when the visitor closes their browser.

#### **DoubleClick**

DoubleClick offers technology products and services sold primarily to advertising agencies and media companies. Clients can traffic, target, deliver, and report on interactive advertising campaigns through its main product line DART and across Google's content network.

#### **Right Media**

Right Media operates an online advertising exchange, a marketplace that enables advertisers, publishers and ad networks to buy and sell digital media. Their core services provide integrated ad serving, optimization and business development. Technology providers develop services for the Exchange through APIs. Right Media is a Yahoo! company.

#### **Twitter Tween Button**

This cookie is set by Twitter to allow a visitor to tweet certain articles from our website.

#### **Facebook**

Derived from Facebook buttons. This is to enable sharing of information from our website.

#### **Twitter**

Derived from Twitter buttons. This is to enable sharing of information from our website.

#### **Plus.google.com**

Derived from Twitter buttons. This is to enable sharing of information from our website.

#### **.digg.com**

Derived from the Digg button. This is to enable sharing of information from our website.

#### **.stumbleupon.com**

Derived from the Stumbleupon button. This is to enable sharing of information from our website.

#### **.delicious.com**

Derived from the Delicious button. This is to enable sharing of information from our website.

### **Controlling Your Personal Information**

You can ask us not to process any of your personal data for marketing purposes. We inform you (before collecting your data) if we wish to collect data for such purposes or whether we intend to disclose information to third parties for the same purposes. You may exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. Our site may contain links to other affiliate, advertiser or partner network sites. Please note that these sites should have their own privacy notices for which we do not accept any responsibility or liability. Always observe these policies before you submit any personal data to these websites.

The following ways allow you to control your personal information when using this website:

- whenever you are asked to fill in a form on the website, ensure you observe the box that indicates whether you wish for the information to be used by anybody for direct marketing purposes
- if you have previously agreed to us using your personal information for direct marketing purposes and wish to revert that decision, please do not hesitate to contact us at [admin@lycainsure.com](mailto:admin@lycainsure.com)

Lycainsure.com will not sell, distribute or lease your personal information to third parties unless permission has been granted by you, or under any rare circumstances are required by law to do so. We may use your personal information to send you promotional information which could be of interest. This is based on the consent indicated in the forms on this website.

You can request to see the information that we hold about you under the General Data Protection Regulations 2016/276 and the Data Protection Act 2018. If you would like a copy of the information please write to Subject Access Request, Lycainsure.com – Quotemetoday.co.uk Limited, 2<sup>nd</sup> Floor, 5-10 Sparrow Way, Lakesview International Business Park, Hersden, Canterbury, Kent CT3 4JH. Please note, if deemed excessive, this request may incur a charge.

If you consider any of the information we hold on you to be incorrect, please contact us by emailing or writing to the above addresses and we will promptly update our records.