

Privacy Notice (also known as “Fair Processing Notice”)

Data Controller: Virtual Insurance Products Ltd
The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

Contact for queries: Virtual Insurance Products Ltd
Tel: 0330 111 3998. Email: info@insurevip.co.uk

How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract, provide you with an appropriate quotation or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, price comparison sites, firms handling claims and regulatory bodies. It includes finance providers and firms that process or administer our records.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time.

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest - for example to fight crime, prevent fraud or to make sure insurance is available.

What type of personal information do we need?

- We may need personal details which might include details of members of your family, marketing preferences, lifestyle, finances, business or education, contact details, vehicle details, driving history, past claims.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation, age.
- We might also need details of criminal convictions and driving offences.
- We will only collect what is necessary and protect it with appropriate security measures.
- We may collect information from social media, networking sites or third party databases available to the insurance industry where fraud is suspected.

How do we obtain your information?

- We may gather it from information you submit to a website, by telephone (which may be recorded), face to face, feedback forms or by email.
- Through cookies.
- We may receive it from insurers, other insurance brokers, introducers, price comparison sites and firms handling claims. It includes finance providers and firms that process or store our records.

What are my legal rights?

- You have the right to complain to the Information Commissioner at www.ico.org.uk, Tel 0303 123 11132.
- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.