

Yoga Insurance Services Limited Privacy and Data Policy

Please take a few minutes to read this information carefully as it contains important information about how Yoga Insurance Services Limited will process and store your information.

You should show this notice to anyone whose personal information you provide to Yoga Insurance Services Limited. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out below. Where you authorise a third party on the policy, it is our standard practice to speak to either of you, regarding the policy, after completing relevant identity checks.

Section 1 - Who we are:

In this Privacy Notice, 'we', 'us' and 'our' refers to Yoga Insurance Services Limited. You can ask for further information about our use of your personal information, by contacting our Data Protection Officer at DPO@yoga-insure.co.uk or by post at Yoga Insurance Services Ltd, Saturn Building, First Point, Balby Carr Bank, Doncaster, DN4 5JQ. Please include your policy number, reference number, registration number or postcode to allow us to locate your file.

Yoga Insurance Services Limited is a joint data controller and is a UK registered company; authorised and regulated by the Financial Conduct Authority (FCA) and operates from the registered business address as noted above.

All personal information provided by you is held securely and in confidence by us in our computerised and other records. When we process your personal information we do so in a lawful and fair way and in compliance with the terms of the regulations. We maintain strict security standards and procedures with a view to preventing unauthorised access to your data. We use leading technologies to protect the security of your data.

Section 2 - How we receive your Information:

We may receive information about you from any of the following sources:

- directly from you or from someone you have authorised to deal with a policy on your behalf;
- a price comparison website;
- from previous quotations and policies held with us;
- publicly available sources of information, such as social media and networking sites;
- third party databases made available to the insurance industry such as but not limited to the Claims Underwriting Exchange (CUE) and the Motor Insurance Database (MID);
- other insurance companies;
- from third parties such as credit reference agencies (see section 6 for further details) and/or debt collection agencies;
- from insurers, witnesses, third parties and solicitors (e.g. details relating to an incident that is the cause of a claim); and
- from the Driver and Vehicle Licensing Agency (DVLA) when performing a licence check (please see the "Driving Licence Checks" part of this document under section 3).

Section 3 - Information we Collect

In order for us to provide our services to you and to manage those services we will ask you to share your personal information with us. The information we collect about you varies depending on the product used and your requirements. We may collect:

- personal information about you such as your name, address, contact details and date of birth;
- information about what and/or who you want to insure, such as vehicle details and named drivers, your home and business;
- all other personal information that is provided to us when completing an application for an insurance quote for any policy;
- any special categories of data, e.g. information about your health and/or previous convictions – please see the “Special Categories” information below;
- details about your claims history;
- financial details, such as bank account and card details;
- driving licence information, national insurance number (optional) and/or a DVLA driving licence check code – please see the “Driving Licence” section of this notice for further details;
- Information to help us improve and monitor our online consumer quote journey, this includes a recording of your online quote journey which is powered by Smart Look (www.smartlook.com). Please note that your personal data is blanked out from the recording; and
- information about your use of our website such as your IP address, which is a unique number identifying your computer.

Special Categories

Some of the personal information we ask you to provide may be sensitive (special category) as defined in the legislation, e.g. you may have to give us information about your medical history, criminal convictions and driving offences. We are allowed under the legislation to collect such information for specified “insurance purposes” without your specific consent but it will only be used for the purposes set out in section 5.

Driving Licence Checks

If you provide your driving licence number, national insurance number (optional) and/or a DVLA check code, this information may be passed to the DVLA, the HMRC (Her Majesty's Revenue and Customs) and DWP (Department of Work and Pensions) in order to confirm your identity, your (or any named driver's) licence status, entitlement, relevant restrictions and endorsements/conviction data. Undertaking searches using this information will help us to prevent fraud and check the information is correct on your policy.

Section 4 – How Long Will we Keep your Data on Record?

If you have a policy with us, your data will be held on record for 7 years from the expiry, cancellation or lapse of your policy. Your data is held for the purposes for which it was collected originally and to assist the insurer in the establishment, exercise or defence of a legal claim. Your personal data will be deleted from our systems after this period.

If you have not purchased a policy with us but you have had a quotation, your data will be held on record for 5 years for fraud and crime prevention purposes. This will allow us to monitor if information has changed on a quotation to fraudulently obtain a lower premium. It also allows us to see if your details have been used fraudulently. Your personal data will be deleted from our systems after this period.

Section 5 - Why we Collect Information and how it's Used

The collection and use of information (also known as processing) such as your name, address, date of birth, claims history, what/who you would like to insure, medical conditions and conviction details are necessary to provide you with an insurance quotation and/or an insurance contract. Without this information, we will be unable to assess your application and/or provide claims services. We also process information based on consent (if given), legal obligations and for the purposes of legitimate interest.

Our assessment of your insurance application may involve an automated decision or profiling to determine whether we are able to provide a quotation and/or the price. If you object to an automated decision or profiling that is required to determine your insurance premium, then we will be unable to provide you with an insurance quotation, amendment or renewal.

We also collect information for the following reasons:

- assessing your insurance application and arranging your insurance policy;
- to check databases showing no claims discount entitlement, claims and driving licence records;
- to take payments and arrange premium finance if required;
- managing your insurance policy including changes, claims handling and issuing policy documentation to you;
- assisting the insurer in the establishment, exercise or defence of a legal claim;
- providing you with the services described in your policy documents;
- providing you with additional insurance products if they are included on your policy;
- keeping you up to date with important information about your policy with us;
- keeping records about you and our correspondence with you as well as your current and past insurance policies and history of insurance claims;
- preventing and detecting fraud, financial crime and anti-money-laundering;
- to provide sales information to third parties such as a price comparison website which you may have used to purchase a policy with us, so that we can fulfil our contractual responsibilities to them;
- carrying out statistical and trend research and analysis which may include computerised processes which profile you. This is to better understand, predict and forecast our customer's or prospective customer's preferences and to improve the products and services we offer;
- in order to recover any outstanding debts owed to us; and
- recording calls for training and monitoring purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime. We may also use CCTV recording equipment in and around our premises for monitoring and security purposes.

Section 6 - Who we might Share your Information With:

We may share your personal information with:

- the insurance company who underwrites your policy for the purpose of the contract;
- other insurers, business partners, agents or carefully selected third parties providing a service to us or on our behalf, such as: processing our mail, taking payments, sending texts, providing IT systems and administrative services;
- the third party companies Click4Assistance and WhosOn who provides our online live chat software. For information about how they process and store your data, please visit

www.click4assistance.co.uk/click4assistance-web-chat-software-cookie-policy for Click4Assistance and www.whoson.com/privacy/ for WhosOn;

- One Call Claims Limited who handles claims on behalf of Yoga Insurance Services Limited. Please see the “Claims Management” section below. Their registered address is Unit 1, Carolina Court, Doncaster, South Yorkshire, DN4 5RA and their privacy information can be found at www.onecallclaims.co.uk/privacy-statement;
- the companies that provide our additional products such as Breakdown, Guaranteed Hire Vehicle, Total Loss Top Up, Tools in Transit, Excess Reducer, Home Emergency, Home Legal and Helmet and Leather cover;
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities, auditors, ombudsman and other authorised bodies;
- other organisations where we have a duty to or are permitted to disclose your personal information by law (e.g. if we received a valid request from the police or other third party organisation in the interest of preventing and detecting crime);
- The Motor Insurance Database (MID) managed by the Motor Insurance Bureau (MIB)
- fraud prevention agencies and operators or registers available to the insurance industry to check information you provide. These include the Claims and Underwriting Exchange (CUE) and Motor Insurance Anti-Fraud and Theft Register (MIAFTR);
- other insurance companies and brokers such as One Call Insurance Services Limited for fraud and crime prevention. Their registered address is First Point, Balby Carr Bank, Doncaster, DN4 5JQ and their privacy information can be found at www.onecallinsurance.co.uk/privacy-policy;
- credit reference agencies to check your credit history. Further details of this can be found below under the Credit Reference Agencies section;
- another company, if our business or part of it is bought or taken over by that company to ensure your insurance policy can continue to be serviced or as part of preliminary discussions with that company about a possible sale or take over;
- other third parties if you have given us your permission to do so or there is sufficient reason to believe they are acting on your behalf;
- One Call Mortgage Hub for the purposes of marketing, only if you have given prior consent. Their registered address is First Point, Balby Carr Bank, Doncaster, DN4 5JQ; and
- Facebook for audience matching purposes. Your data is only used by Facebook to understand your likes and interests so they can direct marketing to others with similar likes and interests. Once they have matched the information, they delete your data. High security and encryption measures are in place when sharing any data.

In the case where we need to share data about you outside of the UK, we will ensure that your personal data is kept securely, is only used for the purposes set out in this Privacy Policy and is afforded equivalent protection as it would be if it were processed in the UK.

Claims management

In the event of a claim, you will be directed to the claims management company One Call Claims Limited who handle claims on behalf of Yoga Insurance Services Limited. We may need to disclose information to One Call Claims in order to assist them with your claim. We may also share your information with any other party involved in that claim such as third parties, their insurer, solicitor or representative and medical teams, the police or other investigators.

Credit Reference Agencies

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We

do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.transunion.co.uk/crain, www.equifax.co.uk/crain and www.experian.co.uk/crain

Section 7 - Your Rights and Access to your Information:

You have a number of rights concerning the personal information we use, these include the right to:

- ask for access to and a copy of your personal information, this is also known as subject access. Please see the “Subject Access” section for more information;
- ask us to correct the personal information;
- ask us to delete the personal information. Please see the “Deleting Data” section for more information;
- ask us to restrict the use of your personal information;
- ask us to object to the use of your personal information;
- where you have previously given us your consent to use your personal information, withdraw that consent;
- complain to the Information Commissioner’s Office at any time if you object to the way we use your personal information. For more information please go to www.ico.org.uk; and
- object to an automated decision including profiling.

Subject Access

To request a copy of your data please contact us at DPO@yoga-insure.co.uk or write to us at DPO, Yoga Insurance Services Ltd, First Point, Balby Carr Bank, Doncaster, DN4 5JQ. Please include your policy number, reference number, registration number or postcode to allow us to locate your file.

We will respond to your request within 30 days. If the request is complex or if it requires access to a large amount of information, we may extend this by up to 2 months. We will notify you in these cases.

We will provide this information free of charge unless your requests are unfounded or excessive. In these cases, we reserve the right to charge a reasonable fee or refuse the request.

Deleting Data

You have the right to request your data to be removed from our systems. This right only applies in certain circumstances. We may refuse your request if:

- we need your information for the purposes of an insurance contract;
- we need to assist the insurer in the establishment, exercise or defence of a legal claim; or
- we have a legal obligation to keep your information.

Section 8 - Direct Marketing:

You will have been given the opportunity to opt out of marketing during the purchase of your policy or during any electronic contact. If you have not opted out, Yoga will contact you on the lawful basis of legitimate interest by phone or contact you under soft opt in rules by text and/or email from time to time to discuss insurance related products and contact you after your policy has ended to see if we can offer you a better price.

If you would like to opt-out of receiving marketing correspondence of any kind, you can let us know at any time by writing to us at the address above, by live chat at www.yoga-insure.co.uk or by contacting DPO@yoga-insure.co.uk. Please include your policy number, reference number, registration number or postcode to allow us to locate your file.

We do not sell or pass on your details to any third parties for the purpose of marketing their own products or services unless you have given us prior explicit consent.

Section 9 – Important Information

Please note that if you give us false or inaccurate information it may invalidate your insurance policy. If any information we hold is inaccurate please contact us to update your personal data.

Links to third party web sites on the site are provided solely as a convenience to you. If you use these links, you will leave the Yoga Insurance Services Limited site. Yoga Insurance Services Limited has not reviewed all of these third party sites and does not control and is not responsible for any of these sites, their content or their privacy statement. Thus, Yoga Insurance Services Limited does not endorse or make any representations about them, or any information, software or other products or materials found there, or any results that may be obtained from using them. If you decide to access any of the third party sites linked to this site, you do so at your own risk.