

Customer Privacy Policy

Next Risk Solutions limited

How we collect your information:

Quote Detective and Young Driver Services are a data controller and a trading style of Next Risk Solutions Limited, registered in England and Wales (No 08503000) and operates from the registered business address: 3rd floor, Cwmbran House, Mamhilad Park Estate, Pontypool, Torfaen NP4 0HZ.

Next Risk Solutions Limited is authorised and regulated by the Financial Conduct Authority (No 705135).

We process your personal data to either provide you with a quotation at your request or to comply with our obligations under your contract of insurance with us.

By using this website, you expressly agree to the collection and use of your information for the purposes set out in this Privacy Policy.

If you choose not to give us all the information we request, we may be unable to provide you with a quotation.

We collect personal information about you (such as your name, address, date of birth, occupation) when you get a quote. We may get information directly from you or from a third party such as a comparison site.

We may ask for proof of identification or address, such as a copy of your driving licence or utility bill.

The information you give may be classed as sensitive personal data. For example, we may need to ask you about your health or criminal offences. We'll use this information to help us provide you with a quotation or renewal, administer your business and undertake business analysis. We won't use it for marketing purposes.

In giving us information about another person, you are confirming that they have given you permission to provide it to us for the purposes of processing their personal data (including any sensitive personal data) and also that they are aware of who we are and how their data is being used.

How we use the information we collect:

We'll hold your information on database systems. Here are the main uses:

- To give you a quotation
- For identification when we are in contact with you
- To manage the services, we offer you and to administer your records
- To respond to any questions, you have about your policy
- To provide information in the event of a claim
- To provide you with a renewal quotation

We may use your information for training purposes, to improve our services and their delivery, for example by recording telephone calls.

How we contact you:

We will use your information to keep you informed about your insurance policy or related matters by post, telephone, e-mail, text messaging or other electronic means.

How we share your information:

We will share your information with insurers, finance companies, claims handling businesses and software houses for the purpose of administering your policy and any claims. We and our insurers may share your information with other third parties, for example with credit reference agencies and other databases for the prevention of fraud and financial crime. If you take out a policy these searches may take place again when your policy is due for renewal.

Insurers pass information to organisations such as the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register to help check information provided and prevent fraudulent claims.

We do not sell your data to third parties.

Keeping your information secure:

We want you to have confidence in how we use and look after your data. We have therefore developed a range of physical and technical security measures designed to protect your personal information from unauthorised use or disclosure. Examples of some of these measures include:

- User and privileged system management including appropriate policies for password complexity, length and history
- Auditing of system users
- Regular backup schedules and disaster recovery procedures Secure file transfer methods
- Data breach detection: procedures in place to detect unusual or abnormal activity
- Data breach investigation: Audit and logging tools used to investigate any potential or reported breaches
- Data breach response: A plan that pulls together various departments to ensure rapid assessment and mitigation of any data breaches

We don't ask you for any more information than we need, and we don't keep your information for any longer than we need to.

We take reasonable steps to keep your details up to date and accurate. Please bear in mind that we will retain your records after we've stopped our service to you. This is to make sure we have an effective audit trail and to comply with legislative requirements.

Your rights:

Data protection law gives you rights, for example:

- You can access personal data we have about you by writing to our Data Protection Officer, 3rd floor, Cwmbran House, Mamhilad Park Estate, Pontypool, Torfaen NP4 0HZ. Please quote your name, address and date of birth, and provide a form of identification such as a copy of your driving licence or passport as well as confirmation of your request. We will respond to your request, without charge, within a month.
- If we refuse your request, we will tell you why and inform you of your rights to complain to a supervisory authority.
- You can ask us in writing to stop or not start processing personal data if this is causing or likely to cause unwarranted substantial damage or distress (unless it is allowed for by the data protection law)
- You have the right to complain to the Information Commissioner's Office at <https://ico.org.uk/global/contact-us/> if you think there is a problem with the way we handle your data.

Cookies:

Our website uses cookies. These are small pieces of data that a website stores on your computer's hard drive after you've been to that website. Each cookie contains information about your visit to the website, such as which pages you visited and which products and services you said you were interested in. The next time you visit the site, the cookie will tell the site that you've been there before.

We'll use cookies to identify and remember your preferences for different types of information after you've visited our website, and to track your progress through the site. We'll then use this information to try to enhance your experience when you use our site. For example, we might be able to avoid showing you information or screens you've already seen, or give you information we think you may be interested in, based on your previous visits to our website.

There are two main categories of cookies:

- Persistent cookies - These cookies stay on your computer until they are removed manually or automatically.
- Session cookies - These cookies remain on your computer until you close your browser when they are automatically deleted.

Essential cookies:

Essential cookies are technical cookies that are required for the operation of our sites. Without essential cookies our web site can't operate properly. Essential cookies include, for example, cookies that enable you to log into secure areas.

Performance cookies:

Performance cookies allow us to recognise and count the number of visitors to our web site and to see how visitors move around them. This helps us to improve the way our web site works by enabling us to tailor our site to the way visitors use them. The information we collect from performance cookies is aggregated which means that we cannot identify you from it.

Your right to refuse cookies and what happens if you refuse them:

You can refuse cookies by activating the relevant setting on your browser. However, if you do so you may not be able to access all or parts of our sites. If you carry on using our sites and do not change your browser settings, we'll assume you consent to us using cookies as described above.

Find out more:

You'll find more information about cookies at www.allaboutcookies.org, which gives details on how to delete cookies from your computer. For information on how to do this on your mobile phone browser, please see your handset manual.

Links to other websites:

Links to third party websites are provided solely for your convenience. When you activate these links, you will leave our website. We do not endorse or take responsibility for the content on third party websites or the availability of those websites and we are not liable for any loss or damage that you may suffer by using those websites. If you decide to access linked websites, you do so entirely at your own risk. We do not accept responsibility or liability for the privacy policies and practices of other websites and therefore recommend that you check the policy on each website you use.