

# Tesco Underwriting Privacy Notice

(Tesco Customer or Tesco Claimant)

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# Introduction

## Your personal data: how we collect, use, and protect it (Our 'Privacy Notice')

It is very important to us that all our customers trust us to handle their personal information responsibly. We have written this document to explain clearly how we collect, use and protect your personal information. In particular, it explains things like:

- why we need your information for certain things;
- how we share your information with others;
- your rights under data protection laws.

## What the law says about handling personal data

The personal data protection laws control how we use your personal data, for example, we must be transparent about how we collect and use your personal data. They also grant you rights, such as the right to access the personal data that we hold about you (see section 'Your Rights').

## Who we are referring to when we say 'we', 'us', and 'our' in this Privacy Notice

In this Privacy Notice 'We' and 'Us' and 'Our' means Tesco Underwriting Limited and holding companies, subsidiaries or linked companies.

For the purposes of the data protection laws, Tesco Underwriting is responsible for the personal data processed about you.

Tesco Underwriting will hold and use your personal data to:

- process and underwrite your application;
- decide if we can offer cover and on what terms;
- administer your policy and handle any claims;
- carry out research and analysis on our products and services;
- help identify and prevent fraudulent activities.

## Who this document applies to when we talk about 'you'

This Privacy Notice applies to everyone covered under your policy or anyone you have nominated to act on your behalf. Please make sure that they have seen this notice, and that you have their permission before giving us any personal data about them.

# What sort of data do Tesco Underwriting hold about you?

## What the law says about processing

The law requires us to tell you how we process your personal data. “Processing” is a legal term but means anything we do with your personal data, such as collecting, gathering, obtaining, administering, adapting, keeping and deleting your personal data.

## We collect and keep data about you

This includes the personal data you give to Tesco Bank via their website (or indirectly, via price comparison websites) or over the phone when you request a quotation and throughout your time as a Tesco Bank or Tesco Underwriting customer. It also includes any personal data you give us any time you write to us, contact us electronically, or give us over the phone or via our website when making a claim.

## We may also gather other data about you

We may also obtain and combine data about you from other places, such as the wider Tesco Group, credit reference agencies, financial crime and fraud prevention agencies, insurance industry databases such as the Claims and Underwriting Exchange, and publicly available resources, such as the electoral register and the internet.

We do this so we can make sure the personal data we hold about you is accurate and to perform necessary checks and to validate the price we are offering.

## We will keep and use personal data about other people connected to your products

This includes anybody insured under your policy. We will also keep any personal data you give us about anyone nominated to act on your behalf. (This is for the security questions they need to answer before they can deal with your claim)

## More information about the times we collect personal data about you

When you call us we monitor and record calls to and from our claims service centres to improve our service and to prevent and detect fraud.

- When you contact us or Tesco Bank electronically (e.g. by email or Internet), they and us may collect an electronic identifier, such as your internet protocol address.

## We will only ask for necessary personal data unless we tell you otherwise

We will ask for personal data that is essential for us to know so that we can provide our products or services to you. If we ask for personal data that is not essential, we will explain why and tell you the consequences of not providing us with the personal data.

## What about insured persons?

### We keep data that you give to us about insured persons

We will keep and use personal data you provide to us about people that are covered by our insurance policies in the same way as we use your data.

### You must have permission to share someone else's personal data with us

If you want to give us details about other people who are covered by the insurance, you must make sure you have shared the relevant information from this notice with them. You must also make sure you have their permission before you:

- give us any personal data about them;
- make decisions on their behalf about how we keep and use their personal data;
- authorise us to use credit reference agencies to search, link to, or record information about them.

## How do Tesco Underwriting use your personal data?

### Necessary uses – providing our products and services

#### We use your personal data to provide our services to you

To provide our services to you we will need to use your personal data, and personal data relating to joint applicants, other insured persons, and anyone else whose personal data is connected with providing a particular product or service.

We will need to use this personal data at all stages of our relationship with you, including:

- when you request a quotation;
- when you take out a product or service or require to use a service;
- during the time we have a relationship with you;
- and for a period of time afterwards.

The way we use the personal data about you and others includes:

- working out insurance risks;
- verifying your identity and eligibility for products, and the identities of other insured persons;
- assessing financial insurance risk (including insurance risk scoring);
- providing you with quotations and any additional terms of cover;
- recording and processing claims;

#### It is necessary that we are able use your personal data in this way

We can only provide our products or services if we can use your personal data in this way.

The law says we must ask for certain mandatory information, and make certain checks.

Also, if you want to apply for our products or services, you must provide us with mandatory information.

## **We also use your personal data for other ‘legitimate business interests’**

These are other uses allowed by law which are necessary to enable us to provide our products and services. These include:

- detecting and preventing fraud, other forms of financial crime, and other unlawful acts;
- managing and operating our business;
- improving our business (see below).

## **We may use your personal data to improve our business**

The law allows us to use your personal data in reasonable ways to help us improve our business.

The ways we might use your personal data to improve our business are to:

- understand customers’ needs and requirements;
- develop and test products and services;
- carry out research and analysis on our products and services;
- share it with those listed in the section “Who do Tesco Underwriting share your personal data with”.

When we use your personal data to improve our business, we always make sure we keep the amount of data we collect and use to an absolute minimum.

## **Using your personal data to help us understand more about you**

### **We may combine different sources of data we know about you**

We may have data about you from several different sources, including from accounts you may hold with Tesco Bank and your Tesco Clubcard. See the ‘How Tesco Bank, Tesco Underwriting and Clubcard work together’ section for more information.

## **How Tesco Bank, Tesco Underwriting and Clubcard work together**

We use the data you have provided to Tesco Bank to underwrite your policy and to handle any claims.

### **We use your Clubcard, Tesco Bank and other data to help us work out discounts, deals or offers**

We and Tesco Bank do this by looking at your Clubcard, Tesco Bank and other data about you (see section ‘We may also gather other data about you’) in different ways to help us understand more about you (we call this ‘profiling’). Profiling includes things such as how often you use other Tesco products and services and how you prefer to shop. Profiling helps us and Tesco Bank to create a

number of 'Clubcard scores', which we can then use as one of the factors in our automated decision-making process.

Because Clubcard profiling allows us to tailor offers specifically for you, this means that different Clubcard customers may get different offers. However, Clubcard customers will always receive better offers than non Clubcard customers.

### **How to get more details about how we monitor our automated decision-making**

You have rights relating to automated decision-making, further information on these rights are available by contacting our Data Protection Officer whose contact details can be found in the 'Contact us for more information about how we handle your personal data' section at the end of this notice.

## **Who do Tesco Underwriting share your personal data with?**

### **Why we share your personal data**

In order to provide our products and services to you, it is necessary for us to share information with third parties. For some third parties we need to share your personal data because they provide a service which we do not provide (such as vehicle hire organisations or Add-on providers), allowing us to perform the contract you have with us. For other third parties, we are required to share your personal data for legitimate reasons such as to detect and prevent fraud and other forms of financial crime, or to ensure that we are meeting our regulatory requirements. We may also share your personal data with other organisations for the purposes of academic research.

### **Tesco Underwriting will only share your personal data:**

- where we have your permission;
- where the law says we must;
- where sharing the personal data meets the requirements of the data protection laws, e.g. performing the contract you have with us or for a legitimate interest, such as fraud prevention.

Whenever we share data, we only share the amount necessary to achieve the objective of the sharing.

### **Tesco Underwriting will only share your personal data with these people:**

- anyone you nominate to act on your behalf;
- regulatory bodies and authorities;
- credit reference agencies;
- fraud and other financial crime prevention agencies;
- our service providers (including those who provide fraud and financial crime detection and professional services and those that carry out research and analysis on our behalf to improve our products and services);
- our market research agency to contact you with relevant surveys;
- the Claims and Underwriting Exchange (CUE) and other similar organisations;

- Tesco Bank so that they can make sure that the personal data they hold about you is accurate, to update your claims history and make you offers with other companies that help us to provide our services;
- other insurers or reinsurers for claim administration purposes.
- For motor insurance, with the Motor Insurance Database.
- the wider Tesco Group including for Clubcard data.
- our service providers for any additional products or services you have purchased as part of your policy.
- dunnhumby (a global data science company which is part of the Tesco Group) and selected universities, for academic research projects.

### **Using your information for academic research purposes**

We may share your information with dunnhumby and selected universities for academic research purposes. When we do this, we only share the minimum amount of information necessary.

Information will be used by the selected university for specific academic research purposes only and any information in the output will be in an aggregated/ non-identifiable format. dunnhumby will use this output to improve the data science behind its products. (dunnhumby will process this data as a controller, and on the basis of its legitimate interest to improve its data science).

For more information on how dunnhumby uses your data, or to exercise your rights you can email dunnhumby at [individualrights@dunnhumby.com](mailto:individualrights@dunnhumby.com) (we have listed your rights in the section “Your Rights”) You can also ask us or dunnhumby which university is using your data for academic research.

## **How is information used to make decisions and prevent fraud and other forms of financial crime?**

When we say ‘we’, ‘us’ or ‘our’ in this section, this refers to Tesco Bank and Tesco Underwriting

### **Credit Reference Agencies**

#### **Ongoing exchange of information with credit reference agencies (CRAs)**

We will continue to exchange data about you with CRAs while you have a relationship with us. CRAs will share your personal data with other organisations.

#### **For more information about credit reference agencies**

The three main credit reference agencies are TransUnion, Equifax and Experian.

To learn more about what they do, what information they hold, and what your rights are, go to: [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain), [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain), or [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

## **Fraud and financial crime prevention, credit reference agencies and industry data sharing**

Before we can provide you with insurance or settle a claim, we may need to get data about you and anyone else covered under your policy.

We may get this information from third parties such as credit reference agencies, fraud and financial crime prevention agencies, and other agencies that have been set up for that purpose.

The information they give us can include publicly available information, information from the electoral register, and other information they have derived from previous searches.

When we contact these agencies, they may make a record that we have asked for information. This will not affect your credit rating.

Times when we may need to get information include:

- to verify your identity;
- to establish your right to UK residency;
- to assess if a product is suitable for you;
- to check what terms of cover we should offer;
- to process claims;
- when you renew;
- to prevent criminal activity, such as fraud and other forms of financial crime.

### **We may also check your personal data with other organisations**

We may also check you, all those named on the policy such as additional drivers, those living in your home, or co-insureds and joint policyholders, with other organisations such as:

- the DVLA;
- the Claims and Underwriting Exchange (CUE), run by MIB Management Services Limited (MSL);
- the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI);
- the Insurance Fraud Register, run by the Insurance Fraud Bureau.

We may also check with other similar organisations and fraud prevention agencies

### **We may share information we hold about you with others**

We may share information you have given to us so we can check it is correct, and to help detect and prevent crime, including fraud and money laundering. The times when we may do this are:

- when you apply for insurance (or a subsequent variation to cover);
- while maintaining your policy;
- when renewing your policy;
- when you make a claim.



## Agencies will keep a record of our enquiries

A record of our search will be left on your file at the credit reference agency. This record may be visible to lenders when they carry out checks in the future.

This will not affect your credit rating.

## How to get more information about the Claims and Underwriting Exchange

For more information about the Claims and Underwriting Exchange, go to [www.mib.org.uk](http://www.mib.org.uk)

## How to get more information about the Insurance Fraud Bureau

For more information about the Insurance Fraud Bureau, go to [www.insurancefraudbureau.org](http://www.insurancefraudbureau.org)

## Fraud and financial crime prevention agencies

### We might collect information from other publicly available sources, such as social media

We may research, collect and use data from publicly available sources. We do this to help detect and prevent fraud and other forms of financial crime. If you are not sure what information you have made available to the public on social media, we recommend that you visit the privacy settings on each of your social media accounts.

### What happens if we suspect fraud or other forms of financial crime?

If you give inaccurate details, we suspect fraud or other financial crime, or we suspect that you do not have the right to UK residency, we will share this information with other organisations.

They may use this information when making decisions about you and others in your household.

This may include decisions about whether to offer you insurance, as well as other decisions about detecting crime.

### You must tell us about any incident, whether or not you think it is likely to give rise to a claim

It is a condition of your policy that you tell us about any incidents.

When you tell us about an incident, we will pass this information on to the registers mentioned above.

## Fraud and financial crime prevention agencies

We provide this information because it is essential for us to verify your identity and to prevent fraud and other forms of financial crime. The law and regulations say we must do this to protect our business, consumers and the industry.

These checks are a contractual requirement of our products and services. That means if you want to take out one of our products or services, you must agree to them.

To make these checks, we will use both data you have given us, and data we get from third parties.

Types of information we typically use for fraud prevention are:

- name, address, date of birth;

- nationality;
- contact details;
- employment details;
- data we know about your digital devices (for example, your IP address);
- vehicle details;
- claims history.

### **We might allow law enforcement agencies to access your personal data**

We, and fraud and financial crime prevention agencies, may also allow law enforcement agencies to access and use the personal data we know about you. They do this where they believe that it is absolutely necessary to detect, investigate and prevent crime.

### **How long do fraud and financial crime prevention agencies hold your personal data?**

Fraud and financial crime prevention agencies hold personal data for different periods of time. If they think that someone poses a fraud or other financial crime risk, they can hold that personal data for up to six years.

### **What happens if we suspect fraud or other forms of financial crime, you give inaccurate information or do not have the right to UK residency?**

If we, or a fraud or financial crime prevention agency, think that you pose a fraud or other financial crime risk, or if we think you have given inaccurate information, or do not have the right to UK residency, we may:

- refuse to provide the services you have applied for;
- stop providing existing services to you.

### **We will keep a record of any fraud or other financial crime risk**

Both we and fraud and financial crime prevention agencies will keep a record of any fraud or other financial crime risk. This may result in others refusing to provide services, financing or employment to you.

### **Fraud and financial crime prevention and automated decision-making**

We may use computers to automatically run fraud and other financial crime checks without involving a person in running those checks. This is known as ‘automated decision-making’. These automated checks look for unusual activity, which helps us to decide:

- whether someone might pose a fraud or money-laundering risk;
- whether someone has the right to UK residency;
- whether their behaviour is consistent with or similar to known fraud or other financial crime methodologies;
- is inconsistent with information we already have about them;
- if we think they are hiding their true identity.

## For more information about automated decision-making

You have rights relating to automated decision-making, further information on these rights is available by contacting our Data Protection Officer whose contact details can be found in the 'Contact us for more information about how we handle your personal data' section at the end of this notice.

## Sending your personal data outside of the UK

If fraud prevention agencies need to send your personal data outside of the UK then the organisations they send it to are contractually obliged to protect your personal data to the same standards as in the UK.

Fraud prevention agencies may alternatively need to agree to other international frameworks for secure data sharing.

## Driver and Vehicle Licensing Agency (DVLA)

We may also provide your (or any person included on the proposal) driving license number (DLN) to the DVLA.

We do this to:

- confirm licence status;
- check entitlement and relevant restriction information;
- check endorsement/conviction data.

We may carry out searches with the DVLA before and at any point during the term of your insurance policy, including any mid-term adjustment and renewal stage.

**See also:** For details relating to information held about you by the DVLA please visit [www.dvla.gov.uk](http://www.dvla.gov.uk)

## Your personal data and the Motor Insurance Database

Data about your insurance policy will be added to the Motor Insurance Database (MID), which is managed by the Motor Insurer's Bureau (MIB). The MID and the information stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- electronic licensing;
- continuous insurance enforcement;
- law enforcement (prevention, detection, apprehension and or prosecution of offenders);
- providing government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), the insurers and/or the MID may search the MID to obtain relevant information.

## Using the Motor Insurance Database if you have an accident

If you, or someone on your behalf, is making a claim following a road traffic accident against anyone covered on your policy, you can also use the Motor Insurance Database to get relevant information to help you.

### It is vital that the Motor Insurance Database holds your correct registration number.

If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can find out more about the MID at [www.mib.org.uk](http://www.mib.org.uk)

You can check they have your correct registration number details on their website at [www.askmid.com](http://www.askmid.com)

## How Tesco Underwriting handle sensitive personal data

### When we need to use sensitive personal data

Sometimes we will need to ask you for sensitive personal data. For example, when dealing with an insurance policy, you might need to tell us about a medical condition, or a criminal conviction. If required, to comply with data protection laws, we will ask for your explicit consent to use this data (Data protection laws call this 'special category data' or 'sensitive personal data').

### How we handle data about special circumstances

We handle data about any special circumstances as carefully and confidentially as any other data we hold about you. This includes data about things you tell us so that we are able to provide you with additional assistance (e.g. if you are hard of hearing) and also information that laws or regulations say we must record (for example, if any underlying medical condition has led to you appointing a Power of Attorney).

## How Tesco Underwriting use your personal data to contact you

### We will contact you in a variety of different ways

We may contact you by phone/post/email and SMS. If you have given us an email address or mobile number, we might also use these to contact you with messages about the status of your claim.

### We keep confidential data to a minimum via email and text

This is because emails and texts are less secure (You should never send us any confidential data via email or text).

## **Sending your personal data to other countries**

### **We will only send your personal data outside of the UK if we know it will be well protected**

Sometimes we send your personal data to another country if, for example, our service provider has a data centre overseas.

Before sending your personal data outside of the UK, we check that the recipient will be able to keep your personal data secure as if it were in the UK. The UK Government has assessed certain countries as having adequate data protection laws. We check if the country is listed. If it is not, we ensure that our contracts with these firms will detail the necessary requirements to ensure your information is protected. We will assess these firms' security arrangements from time to time ensuring that they are only using your information as agreed.

When your personal data is in another country, it may be accessed by law enforcement agencies in those countries. They do this to detect and prevent crime, or because the law says they must.

Should you wish to obtain further information about the safeguards we have in place for sending your personal data overseas, please contact our Data Protection Officer. Contact details can be found in the '**Contact us for more information about how we handle your personal data**' section at the end of this notice.

## **How long does Tesco Underwriting keep your personal data for?**

### **We keep your personal data for a reasonable period only**

How long we keep your personal data will depend on:

- what type of product or service we are providing for you;
- how long laws or regulations say we must;
- what we need for fraud and other financial crime prevention;
- other legitimate business reasons (for example because we need to respond to a complaint or legal claim).

### **How long do we keep data when you no longer use our services?**

We keep your personal data once your insurance policies have lapsed, or for any claim you have made, for as long as is reasonably required. Generally, we retain claims records and associated policy records for up to 10 years from settlement. If the claim involves personal injury, there may be circumstances where we keep your personal data for up to 21 years from settlement, or up to 25 years for a subsidence claim

We retain claims records so that we can meet our legal, regulatory, tax or accounting obligations. We will also retain claims records if there is a reasonable prospect of litigation.

Generally with policy records, we keep your personal data once your account is closed or your insurance policies have lapsed, for up to 10 years. Beyond 10 years, we will keep minimised or anonymised information for statistical analysis e.g. for pricing and risk modelling purposes, to understand events that occur infrequently, such as weather, subsidence, injury and liability claims. We may also retain information in an aggregated form to allow us to develop and improve our products and services.

### **When you have applied but not taken out a product**

We keep insurance quote data for up to 7 years. We do this to help us understand more about you, to help develop our products and services, and to protect you and us against fraud and other forms of financial crime. We may also use this information if you apply for a product again in the future.

### **Keeping your data for longer than these periods**

In some cases, we may retain your personal data for longer than the periods stated above where it is needed for an ongoing investigation, legal proceedings, insurance claims, an outstanding audit or for our legitimate business purposes. We will only retain the personal data that is necessary for these purposes and will aim to delete or anonymise data that is unnecessary for these purposes within the periods stated above wherever possible.

## **What happens if Tesco Underwriting change how we use your personal data?**

### **We will contact you if there are any important changes to how we use your personal data**

If we think it's a change you would not expect, we will let you know.

### **Some changes might need your consent, or need you to opt out**

If this is the case, we will always wait until you have let us know your decision before making any changes to the way that we use your personal data.

## **Your rights**

### **You have the right to know what data we hold about you**

This is called your 'subject access rights'.

### **The law says that you are entitled to see what data we hold about you.**

If you ask us for this, we will give you access or send you a copy of all the personal data we hold about you (there are a few exceptions to this, such as access to personal data about third parties).

### **If you want a copy of your personal data**

If you want to see what data we hold about you or any claim you have made with us, you should contact the Data Subject Access Team, Tesco Underwriting, Q8, Quorum Business Park, Newcastle,

NE12 8BU. We will respond to your request within one month. We may get in touch sooner if we need extra information to help us find your personal data, or to verify your identity.

### **You have the right to have the personal data you have provided to us supplied to you in an easily transferable digital format**

This is known as the 'right to data portability'.

This means you can ask us to send your personal data in this format to you, or to another organisation (for example, another insurer). Some organisations may not be able to receive information in this way so you may wish to check with them first that they are able to do so.

### **You have the right to change or amend your personal data**

If you think any of the personal data we hold about you is incorrect or incomplete, let us know and we will change it.

### **You have the right to stop us using, restrict us using, or request that we erase the personal data we hold about you**

If you want us to stop using, or restrict our use of, your personal data, or you want us to erase it entirely, please let us know. There are times when we may not be able to do this – for example, if the information is related to an existing or recently expired contract between you and us, or if the law says we need to keep your personal data for a certain amount of time.

### **You have the right to withdraw your consent at any time**

Sometimes we need your consent to process your personal data. If you have given consent, you can change your mind and withdraw it. To do this, get in touch by using the relevant contact details from our website.

However, we do not always need your consent to use your personal data. There is some information this doesn't apply to. For instance:

- the information we need in order to provide your product or service;
- the information that it's necessary we have in order to run our business or to provide the products or services in a more effective way (known as the "legitimate interests" condition);  
or
- the information the law says we must collect and use.

### **Contact us for more information about how we handle your personal data**

If you have concerns about how we handle your personal data, or just want more details, please write to our Data Protection Officer at the address below. We will try and sort things out as quickly as we can. **Their postal address is:** Tesco Underwriting, Q8, Quorum Business Park, Newcastle, NE12 8BU. Alternatively, **their email address is** [TUdataprotectionofficer@tescobank.com](mailto:TUdataprotectionofficer@tescobank.com).

**For more information about your rights, visit the Information Commissioner's Office website**

The Information Commissioner's Office is the UK's independent authority set up to uphold information rights and promote data privacy for individuals. Their website is **[www.ico.org.uk](http://www.ico.org.uk)**

If you have a complaint or concern about how we have handled your personal data and we have not been able to sort it out to your satisfaction, you have the right to lodge a complaint with the ICO.