

Your Privacy and Security

Introduction

This Privacy Statement will help you understand how we collect, use and protect your personal information given to us. Please take a few moments to read the sections below and learn how we may use personal information. You should also show this notice to anyone else who may be accessing your information. In order to comply with regulations, we retain the data in relation to your policy for seven years after conclusion of the contract you hold with us. Any data which has Employers Liability will be kept for 60 years.

The data controller is Munich Re Digital Partners, We Work, 1 Fore Street, London. EC2Y 9DT

The insurer Munich Re Entity is also a data controller, Plantation Place, 30 Fenchurch St, London EC3M 3AJ. For more information see www.munichre.com/mdrp

If you have any questions about this privacy notice or about your Data Subject Access Rights including:

- Data Portability: The transfer of your personal data to another Data Controller.
- Erasure: To have your personal data removed or deleted.
- Rectification: To have your personal data corrected if it is inaccurate.
- Restrict Processing: To restrict processing where your personal data is inaccurate, or the processing is unlawful.
- Subject Access Request: To access your personal data and information about its processing.
- Objecting to direct marketing.

Please contact

DPO
We Work
1 Fore Street
London
EC2Y 9DT

or

DPO-MRDP@munichre.com

1 What information do we collect about you

We will collect your personal information through our digital partners. This collected personal data and legal basis vary with each digital partner.

The complete information of all information processed is listed below.

1.1 Overview of processed Information

Personal Data:

Categories of data	Type of information processed	Where the data comes from	Who we disclose the data to	Purpose of processing	Lawful basis of processing
Individual Information	Name, address, marital status, date and place of birth, nationality.	MRDP's digital partners	Internally within MRDP	Underwriting and Pricing analysis	Underwriting your risk.
Financial Information	Premiums and claims paid on your policies.	MRDP's digital partners	Internally within MRDP	Underwriting and Pricing analysis	Underwriting your risk.
Policy information	Information about previous and current policies.	MRDP's digital partners	Internally within MRDP	Underwriting and Pricing analysis	Underwriting your risk.
Quote information	Information about previous and current quotes.	MRDP's digital partners	Internally within MRDP		Underwriting your risk.
Claim Information	Information about previous and current claims.	MRDP's digital partners	Internally within MRDP	Underwriting and Pricing analysis.	Underwriting your risk.

1.2 Our Digital Partners

1.2.1 Bought By Many

Bought By Many Ltd. is a company registered in England and Wales, company number 7886430.
Address: 1-10 Summers Street, London EC1R 5BD, United Kingdom.

<https://boughtbymany.com/>

1.2.2 Blink Europe

Blink Innovation is a subsidiary of CPP Group, registered in England and Wales, company registration number 592024.

Address: 1st floor, 52 South Mall, Cork, Ireland.

<https://blinkblink.io/>

<https://international.cppgroup.com/>

1.2.3 Drover Europe

Drover Limited is registered in England and Wales, company number 09829742.
Address: 8 Orsman Road, London, N1 5QJ, United Kingdom.

<https://www.joindrover.com/>

1.2.4 Get Safe

Getsafe Digital GmbH is a company registered in Germany, USt-Ident-Nummer: DE294955956.
Address: Waldhofer Str. 102, 69123 Heidelberg, Germany.

<https://www.hellogetsafe.com/>

1.2.5 Neos Ventures

Neos Ventures Limited is a company registered in England and Wales, company number 09941700.
Address: 47 Bermondsey St, London SE1 3XT, United Kingdom.

<https://neos.co.uk/>

1.2.6 Nimbla Europe

Nimbla is a trading name of TradeCrediTech Limited which is an appointed representative of Ambant Underwriting Services Limited. TradeCrediTech Limited is registered in England and Wales company number 10211946.

Address: Marlow House, 1a Lloyd's Avenue, London, EC3N 3AA, United Kingdom.

<https://www.nimbla.com/>

1.2.7 Qover

Qover SA/NV, is registered as insurance agent nr. 115284A at the register of insurance intermediaries held by the Financial Services Market Authority, RPR 0650.939.878.

Address: Rue Eugène Toussaint 54, box 1 – 1090 Brussels, Belgium.

<https://www.qover.com/>

1.2.8 Simpleurance

simpleurance GmbH is registered with the commercial register of the local court Charlottenburg (Berlin), registration number HRB 142163 B.

Address: Am Karlsbad 16, 10785 Berlin, Germany

<https://www.simpleurance.co.uk/>

1.2.9 Wrisk

Wrisk is a trading style of Wrisk Transfer Limited, a company incorporated in England and Wales, company number: 10657213.

Address: 25 Moorgate, London, England, EC2R 6AY, United Kingdom.

<https://www.wrisk.co/>

1.2.10 Zero Deposit

Zero Deposit is a trading name of Global Property Ventures Limited registered at Business & Technology Centre, a company incorporated in England and Wales, company number: 10328435, Address: Bessemer Drive, Stevenage, SG1 2DX, United Kingdom.

<https://www.zerodeposit.com/>

1.2.11 Hippo Analytics USA

HIPPO ANALYTICS INC. is an insurance company registered in California, corporation number: 03839518.

Address: PO Box 390068 Mountain View, CA 94039, United States.

<https://myhippo.com/>

1.2.12 Inshur

INSHUR INC. is an insurance company, registered in Delaware, DOS ID: 4939929.

Address: 315 West 36th Street New York, NY 10018, United States.

<https://inshur.com/>

1.2.13 Jetty USA

Jetty Insurance Agency LLC is an insurance agency registered in New York.

Address: 111 Eighth Avenue New York, NY 10011, United States.

<https://www.jetty.com/>

1.2.14 Next USA

NEXT INSURANCE, INC. is an insurance company, registered in California, corporation number: 144583093.

Address: 490 California Ave, Suite 300, Palo Alto, CA 94306, United States.

<https://www.next-insurance.com/>

1.2.15 Trov Insurance Solutions USA

Trov Insurance Solution USA.

Address: 347 Hartz Ave, Danville 94526, United States.

Trov International, UK Limited, registered in England and Wales, company number 09331247.

Address: The Broadgate Tower, Third Floor, 20 Primrose Street, London EC2A 2RS, United Kingdom.

<https://www.trov.com/>

1.2.16 Slice USA

Slice Insurance Technologies Inc.

Address: 33 Irving Place, Suite 4017B, New York, NY 10003

<https://www.slice.is/>

1.3 Non-personal information collected online

1.3.1 Cookies

While you are on-line, your computer saves so-called cookies. These are small files that control how our website is displayed and operates. Cookies do not damage your computer and do not contain viruses. Cookies serve to make our internet presence more user-friendly, effective and secure.

Most of the cookies we use are “session cookies” which are automatically deleted as soon as you leave the site. Other cookies remain on your computer until you delete them. Such cookies allow us to recognise your browser the next time you visit and the browser settings let previously viewed pages load faster, for example. We use cookies to offer you the best possible experience on our website.

We therefore save them and analyse their data – although they do not identify you personally. This improves the usefulness of our website. We perform anonymous statistical analyses of our internet presence, and do not identify you personally.

You can change your browser settings so that you are notified when cookies are being used, and you can allow them only once, or refuse them in certain cases or completely. You may also activate the automatic deletion of cookies when you close your browser. Deactivating cookies may restrict website functionality.

1.4 Dealing with other people

We will deal with anyone whose information we collect. It is not our policy to deal with your spouse, partner or parent without your written consent. If you would like someone else to deal with your personal information on your behalf on a regular basis please let us know.

2 Confidentiality

We treat your personal information as private and confidential.

The disclosures we make have been detailed in Section 1.2 above.

We would like to bring to your attention our obligations to disclose information in the following four exceptional cases permitted by law, and the other situations as set out below. These are:

- Where we are legally compelled to do so;
- Where there is a duty to the public to disclose;
- Where disclosure is required to protect our interest;
- Where disclosure is made at your request or with your consent.

Also, from time to time we will employ agents and sub-contractors to process your personal information on our behalf. The same duty of confidentiality and security will apply to them and all processing will be carried out under our instruction.

If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal information to the relevant Ombudsman and the insurer.

3 Information security

Your privacy is important to us and we follow strict security and organisational procedures in the processing, storage, destruction of your information. This is preventing unauthorised access or loss of your information. We encrypt special categories of information in transit.

4 Transfer of data

We will not transfer your personal data to countries that do not provide an adequate level of data protection. Your personal data may be disclosed to companies within the Group outside the EEA and to Service Providers outside the EEA.

5 Privacy support

We reserve the right to amend or modify this Privacy Statement at any time and in response to changes in applicable law.

If you are unhappy with any response or have a complaint. You can raise this with:

The Information Commissioner

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

www.ico.org.uk