

Your Information

This document explains the purposes for which we will use the personal data which you may give to us. This should be shown to anyone insured to drive the vehicle covered under a motor insurance policy.

Who we are

Vauxhall Motor Insurance is administered and underwritten by Provident Insurance plc ("Provident"), a wholly owned subsidiary of GMAC LLC ("the Group"). For information about our Group please visit www.gmac.co.uk and click on 'About Us'.

If you have purchased breakdown cover this is provided by Automobile Association Limited ("AA").

You are giving your information to Provident and General Motors UK Limited ("GMUK") and the AA in accordance with this document.

For the purposes of this document 'we' 'us' and 'our' refers to Provident unless otherwise stated.

Vauxhall Motor Insurance is a trading name of Provident Insurance plc.

Data Protection

By giving your information to us, you will provide information about yourself and others which the Data Protection Act 1998 defines as personal data or sensitive personal data.

The data controllers are Provident and GMUK. In relation to breakdown cover only, the AA will also be data controllers.

Data, including your telephone number, will be used by us and other carefully selected companies for administration, underwriting, renewal, claims handling, credit checking, marketing and research purposes and will be added to certain databases which may be checked by other organisations including law enforcement agencies.

By supplying data you give explicit consent for all the data provided to be used in this way unless you tell us otherwise.

For mutual security, calls are recorded and may be monitored for training purposes.

Your Rights

We comply with and are registered under the data protection laws in the United Kingdom and take all reasonable steps to prevent any unauthorised access to your personal data. You are entitled, on payment of the fee of £10 made payable to Provident Insurance plc, to see details of the information we hold about you. If any of the information held is inaccurate we will also make any necessary amendments and confirm to you that these have been made. You have the right to request at any time that we and/or carefully selected companies cease processing your personal data for marketing purposes. If you wish to do this please write to the Data Protection Officer at Halifax House, Ferguson Street, Halifax, HX1 2PZ.

You are also entitled to ask us to remove personal information from our records and if you wish to do this then please write to the Data Protection Officer at the address above. Please provide your full name, address and date of birth when contacting us. Where the law permits, we may amend or modify the way in which we use your data to respond to changes in applicable data protection and privacy legislation.

We also reserve the right to transfer your data (which may include personal sensitive data – see below) to any person to whom we may transfer our rights.

Your electronic information

If you contact us electronically, we may collect your electronic identifier (e.g. Internet Protocol (IP) address or telephone number) supplied by your service provider.

How we use your information

Information you supply may be used for the purpose of administering and underwriting your insurance policy by us, our agents and reinsurers. We may also use your information and share it with our services providers and repairers for the purpose of claims handling. In assessing any claims made, we may undertake checks against publicly available information such as Electoral Register, County Court Judgements, bankruptcy or repossession information. Information may also be shared with other insurers, third party underwriters and reinsurers.

Your information is all information we hold about you including information obtained from third parties and information about your transactions.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to credit reference and fraud prevention agencies and other companies who provide a service to us or you; or
- in accordance with the rights and obligations under this agreement.

The following paragraphs set out in detail how your data will be used by us.

Fraud Prevention Agencies

To prevent and detect fraud we may, at any time, share information about you with other organisations, public bodies (including law enforcement agencies) and check and/or file your details with fraud prevention agencies and databases.

If you provide false or inaccurate information and fraud is identified or suspected, details will be passed to fraud prevention agencies.

We and other organisations may also access and use information held by fraud prevention agencies to prevent fraud and money laundering, for example when:

- checking applications for, and managing, credit and other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

Your motor insurance policy requires you to tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it to fraud prevention databases. We may search such databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any person or property likely to be involved in the policy or claim.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

If you wish to know more about the databases that we share information with please write to the Data Protection Officer at the address set out in the "Your Rights" section above.

Motor Insurance Database

We will add your policy details to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). The DVLA and DVLANI may use this information for the purpose of electronic vehicle licensing. The police may also use it to see whether a driver is using their vehicle legally or to prevent and detect crime. If you are involved in an accident (in the United Kingdom or abroad), other United Kingdom insurers and the Motor Insurers' Bureau (MIB) may search databases to gather relevant policy information.

Anyone making a claim for a road traffic accident (including citizens of other countries) may also gather relevant information which is held on the database. You can find out more about this from us, or at www.mib.org.uk

Marketing and Market Research

We may use your information to keep you informed by post, telephone, email or other means of products and services which may be of interest to you. We may also contact you to conduct market research. Your information may also be used for the above purposes after your policy has lapsed. You will have been given the opportunity to opt out of marketing during the quote and buy process. However, if you do not wish your information to be used for these purposes please write to the Data Protection Officer at the address set out in the "Your Rights" section above.

Credit Reference Agencies

To assess your insurance application/renewal and the terms on which cover may be offered, we may obtain information about you from Credit Reference Agencies. They will keep a record of our enquiries and will not affect your credit standing. We may also pass to Credit Reference Agencies information we hold about you and your payment record with us. Credit Reference Agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. We may ask Credit Reference Agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. This together with other factors will be used to accept or reject your application.

Sensitive Personal Data

In order to assess the terms of the motor insurance contract or to administer claims, we will need to collect personal data which the Data Protection Act 1998 defines as sensitive, such as medical history or criminal convictions. By proceeding with this contract you will signify your explicit consent to such information being processed by us or our agents. In the event of GMUK appointing another insurer to administer and underwrite Vauxhall Motor Insurance we will pass this information to GMUK for the purpose of offering you a renewal upon expiry of your insurance contract with us. GMUK will hold the Data for long as contractually and/or legally obliged to do so.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases

we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Overseas Transfer of Data

We and the other companies processing your data for the purposes mentioned above may from time to time need to undertake some of the processing in countries outside of the European Economic Area which may not have laws to protect your personal data, but in all cases we will ensure that in relation to any data to be transferred by us and our data processors outside of the United Kingdom we/they shall comply with the obligations set out under the 'Eighth Data Protection Principle' in the Act and that such data will only be used for the purposes for which you provided it. Details of the companies and countries involved can be provided on request.

Security

Any personal data saved is held safely on our computer systems, with security systems preventing unauthorised access and we always ensure it is treated confidentially. For further information regarding our security provisions please see our note titled 'Further Security'.

Use of Cookies

Please note that we use "Cookies" on our websites. A cookie identifies your computer to a server that then enables information to be stored on the hard drive of your computer. Cookies track our users' navigation of the websites allowing us to understand our users' habits and preferences which enable us to customise our services for our users to provide an enhanced user experience. We may, for example, use cookies to store registration information so that you do not have to provide it to us on subsequent visits. Cookies are commonly used on the Internet and do not harm your computer system.

You can stop cookies from being deployed on your computer by configuring your browser not to accept them or opt-out. Please refer to your browser's 'help' facility.

If cookies are already on your system, you can delete them - For more information on cookies and deletion of cookies please visit: <http://www.allaboutcookies.org/manage-cookies/>

Please be aware that deleting certain cookies can result in difficulties when navigating around sites.

How secure is my credit/debit card information?

We employ enhanced encryption techniques within our payment sites which seek to ensure that all of your confidential data (such as credit card number, name, address and other information) cannot be intercepted, unscrambled or copied when being transmitted between our servers and yourself.

Credit/debit card payments are processed by our partners at RBS Streamline.

Further Security

We take security very seriously and we use one of the strongest available security systems to protect your communications with us. Whenever you fill in a form, such as a request for a quote, it is automatically protected using something called a Secure Socket Layer (SSL) between your computer and ours. SSL works in the following ways:

It prevents impersonation - you can tell that you are using a genuine SSL site by the padlock symbol at the bottom of the screen. Clicking on either the padlock or the image opposite will reveal our Registration Certificate that is issued by Verisign, a leading Internet security company.

It encrypts data - as soon as your computer has recognised our computer they encrypt all information that is passed between them. Data encryption means that no one else can read or change your information as it travels over the Internet.

It prevents scrambling - SSL uses a Message Authentication Code (MAC) to prevent anyone tampering with our internet site.

Your computer will always check this code before it takes a message from us. This means that if anyone tried to interfere with a message, your computer would not recognise the code and would alert you.