

## Privacy Notice

The following data privacy notice explains the circumstances in which Cover My will collect personal data from you, why it is being collected, how we will use it and to whom we might disclose it to if necessary.

### Introduction

Cover My is a trading name of Reach Financial Services Limited.

Reach Financial Services Limited is authorised and regulated by the Financial Conduct Authority.

Our FCA Firm Reference Number is 302801.

Reach Financial Services Limited is a limited company registered in England Company No: 4328466

Our registered office address is:

Kempton House  
Kempton Way  
PO Box 9562  
Grantham  
Lincolnshire  
NG31 0EA

### What data is being collected and processed?

Cover My is committed to complying with the data protection laws in the UK and the EU General Data Protection Regulation (GDPR) for the protection of personal data, as well as the principles of data security in the configuration of our services. If you have any questions about this privacy notice or how we use your personal data, please contact Dale Stringer, our Data Protection Officer:

### In Writing:

Kempton House  
Kempton Way  
PO Box 9562  
Grantham  
Lincolnshire  
NG31 0EA

### By Email:

[info@reachfs.co.uk](mailto:info@reachfs.co.uk)

In order to enter into an agreement with Cover My we will collect, store and use elements of your personal data. The processing of this personal data is a contractual requirement and is necessary by Reach Financial Services Limited in order to administer your account and to provide the products and services you have requested from us.

When you approach Cover My to engage in our services, we will ask your consent to collect and process your personal data. Failure to provide this consent and/or personal data may mean we will be unable to execute the contract and will result in termination of our services.

When engaging Cover My you will usually need to disclose some or all of the following:

- Title
- First name(s), surname or company name (including representation as the case may be)
- Address (street, street number, postal code, city and country/region)
- Email address
- Date of birth
- Telephone and mobile number
- Employment details (employer name, employer address, employment history)
- Bank details (account number, account holder and card number)
- Adverse credit information (Missed payments, defaults)
- Property and contents details

We will also monitor, record, store and use any telephone, email or other electronic communications with you for training purposes so that we can check any instructions given to us and to improve the quality of our customer service.

Any personal data we collect from you will not be transferred outside the European Economic Area.

### Direct Marketing Communications

If you have chosen to opt-in to our direct marketing communications, we will use your information to tell you about products and services available from us which may be of interest to you. We may also use your information to tell you about products and services which we can introduce from selected businesses.

To help make our emails more interesting and relevant, we often receive a confirmation when you open an email from Cover My if your computer supports such capabilities.

You have a right to opt-out of our direct marketing communications at any time. You can opt-out by following the Unsubscribe instructions at the bottom of the communication or by emailing [info@reachfs.co.uk](mailto:info@reachfs.co.uk)

### Links to websites of other providers third parties

Please note that this data privacy notice only applies to Cover My and we are not responsible for and have no control over information that is submitted to or collected by third parties such as those where our website may provide links and banner advertisements to third party sites. Since we do not control those websites you are responsible for reviewing and abiding by the privacy policies of these third party sites to ensure they comply with the applicable data protection regulations.

## How long will the data be stored for?

Where possible Cover My will take steps to erase any personal data that is no longer necessary for the purposes for which it is collected or otherwise processed or if you have withdrawn consent for its processing and retention.

We will retain personal data relating to a quotation or unsuccessful application for no longer than one calendar year.

If you successfully arrange a new insurance product, we will retain personal data for as long as you have a policy in force plus six years thereafter (or longer if requested to do so by the regulator). This is for monitoring, compliance and to support any subsequent enquiries from you. After this period all personal data will be deleted and/or anonymised to assist in business analysis.

Under the GDPR, you have the right to 'block' or request the deletion or removal of personal data to prevent further processing. This right to erasure is also known as 'the right to be forgotten'. Specific circumstances in which you can request the deletion or removal of personal data includes:

- Where the personal data is no longer necessary for the purposes for which it is collected or otherwise processed
- Where you withdraw consent
- When you object to the processing and there is no overriding legitimate interest for continuing the processing
- Where the personal data was unlawfully processed (i.e. otherwise in breach of the GDPR)
- Where the personal data has to be erased in order to comply with a legal obligation
- In case a deletion is not possible due to legal, statutory or contractual retention periods, or if it requires disproportionate efforts or prejudices your legitimate interests, the data will be blocked instead of deleted.

## Sharing of data with other data controllers

Here at Cover My we take your privacy seriously and the information we hold about you is confidential. We will only disclose it outside Cover My when:

- you have given us your consent to do so;
- it is necessary for the performance of an agreement of which you will be made aware;
- in order to obtain professional advice (e.g. legal advice);
- we or others need to investigate or prevent crime (e.g. to fraud prevention agencies);
- the law permits or requires it;
- regulatory or governmental body requests or requires it, even without your consent, or;
- there is a duty to the public to reveal the information.

In order to administer your contract, we may need to share some of your personal information with other data controllers. This processing is necessary for the purposes of delivering specific services to you. You agree that we can share or use your personal data with any of our appointed agents or suppliers to allow us to provide you services and products you have asked us to provide you under this agreement.

## Credit reference agencies

In considering your application, some insurers will search your record at credit reference agencies. They will add to your record details of the search and results of your application and this will be seen by other organisations that make similar searches. On occasion, we may request a credit check with more than one insurer.

Information held about you by the credit reference agencies may already be linked to records relating to other people with whom you have a financial association. In connection with your application you may be treated as financially linked with them and assessed with reference to any such associated records. Searches may also be made in respect of directors and partners of firms applying for credit.

If you are a joint applicant or if you have told us of some other financial association with another person, or a director of a firm which is applying for a facility you are declaring that you are entitled to:

- disclose information about your joint applicant, fellow directors and anyone else referred to by you;
- authorise us to search, link or record information at credit reference agencies about you and anyone else referred to by you.

You have a legal right to know the details of credit reference and fraud prevention agencies we use and to whom we pass information about you. To obtain this information, please contact our Data Protection Officer.

**In Writing:**            Kempton House  
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## Fraud Prevention

If you give us false or inaccurate information and fraud (in any form) is identified, details will be passed to the fraud prevention agencies. We and other organisations may also share, access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit related or other facilities;
- managing credit and credit related accounts or facilities;
- checking details of job applicants and employees.

In addition, law enforcement agencies may access and use this information.

## Protecting your privacy

In order to protect the personal data collected from you by Cover My against accidental or deliberate manipulation, loss, destruction or the access of unauthorised persons, technical and organisational security measures are constantly improved as part of our technological development. In addition, our employees, subcontractors and other support staff are obligated to observe confidentiality and data privacy.

In order to operate our business we use multiple systems. When our staff interact with these systems the data is transmitted over computer networks using a computer protocol called HTTP, which is a global adopted standard. To protect this data as it is transferred between the staff computer and the systems we enforce the use of HTTPS, which uses secondary protocols and ciphers SSL and TLS to encrypt the data during transit. This is a global recognised way of protecting data in transit which is an industry standard and is used by millions of websites in the protection of their online transactions with their customers.

Wherever possible, we have tried to create a secure and reliable website for our users. However, you recognise that your use of the Internet and our website is entirely at your own risk and we have no responsibility or liability for the security of personal information transmitted via the Internet.

All passwords and usernames allocated to you must be kept secret and must not be disclosed to anyone without our prior written authorisation. You must not use any false identity in email or other network communications and you must not attempt or participate in the unauthorised entry or viewing of another user's account or into another system.

You must not use the services and/or network systems or any part thereof for fraudulent activities, or to breach another organisation's security (cross-network hacking). This is an illegal act and prosecution under criminal law may result. You must not use any computers, computer equipment, network resources or any services provided by us for any illegal purpose, or for accessing, receiving or transmitting any material deemed illegal, indecent, offensive or otherwise unacceptable under UK law.

We will monitor network traffic from time to time for the purposes of backup and problem solving and in order to ensure that you are not misusing any of the services provided to you.

## Breaches

If at any time we become aware that your data has been compromised, or that a breach of our systems and controls has occurred, which has an impact on the security of your data, we will notify the Information Commissioner's Office and you without undue delay.

## Subject Access Requests

You have the right to request access to a copy of the personal information that we hold about you. This is also known as a 'Subject Access Request'. This information is provided to you free of charge however, we can refuse to respond or charge a 'reasonable fee' of £10 including VAT when a request is manifestly unfounded, excessive or repetitive.

We will provide this information in a structured, commonly used and machine readable form such as a CSV file. This allows you to move or copy or transfer personal data easily from one IT environment to another in a safe and secure way, without hindrance to usability. Where possible, we will provide this information via remote access to a secure self-service system, such as our Customer Account area, which would provide you with direct access to your information.

If you would like to submit a Subject Access Request, please contact our Data Protection Officer in writing to:

**In Writing:**            Kempton House  
                                 Kempton Way  
                                 PO Box 9562  
                                 Grantham  
                                 Lincolnshire  
                                 NG31 0EA

**By Email:**            [info@reachfs.co.uk](mailto:info@reachfs.co.uk)

We will response to your request without delay and at the latest, within one month of receipt of your request.

## Rectifying or updating personal data

If you believe the personal data we hold about you is inaccurate or incomplete, you have the right to rectification. You can let us know about any changes to. Where possible, we will also inform any third parties to whom we have disclosed the personal data in question to so they can rectify their records.

We will typically respond to your request within one month, although this can be extended by two months if your request for rectification is complex.

## Withdrawing Consent

You have the right to withdraw your consent for us to collect, process and store your data at any time. If you wish to withdraw your consent, please confirm this in writing to Dale Stringer, our Data Protection Officer:

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Please note, by withdrawing consent, Cover My may be unable to execute the contract that you have entered into with us and this may result in termination of our services. The withdrawal of consent does not affect the lawfulness of processing based on consent before its withdrawal.

## Right to complain

If you have a complaint about any aspect of data protection or if you feel your privacy has been breached by us, we would like to hear from you. To help us investigate and resolve your concerns as quickly as possible please contact Dale Stringer, our Data Protection Officer:

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If you are unhappy with the final response you have received from Cover My you have the right to complain to the supervisory authority (Financial Services Ombudsman) and the Information Commissioner's Office (ICO) within three months of your last meaningful contact with us. You can call the ICO on **0303 123 1113** or by visiting their website: <https://ico.org.uk/>.

## Changes to the Privacy Policy

Due to the further development of our website, government regulations or the implementations of new technologies, this policy will be reviewed, and may change, from time to time Cover My reserves the right to change this data protection information at any time with effect for the future. The revised policy will be posted to this page so that you are always aware of the information we collect, how we use it and under what circumstances we disclose it. We therefore recommend you read the current data protection information again from time to time.

Last updated: **29<sup>th</sup> May 2018**

Date of Next Review: **29<sup>th</sup> May 2019**



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