

Privacy Notice (also known as “Fair Processing Notice”)

Data Controller: Virtual Insurance Products Ltd and their trading names.
The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

Contact for queries: Virtual Insurance Products Ltd.
Tel: 0330 111 3998. Email: travel@insurevip.co.uk

How will we use the information you give us?

We will only use your information on the basis that it is necessary to provide you with a quotation, arrange and administer your insurance contract, renewals, adjustments or help you make a claim. We may require special category data from you, such as health or criminal conviction information. We do so on the basis it is in the public interest for insurance to be available to you, and fight crime.

As we are a regulated firm, your data will be used to ensure we meet our legal and regulatory requirements. We also have legitimate interest using your data for business operations to ensure we continue to provide insurance to you.

Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, price comparison sites, firms handling claims, and regulatory bodies legal and compliance service providers, fraud agencies and databases. For payments, this includes payment service providers and firms that process or administer our records.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time.

If we have to transfer information to a third country outside the UK/EEA/EU, we will only do so if a similar level of protection applies.

Under to UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing your information are detailed in the following table:

Purpose of Processing	Types of Personal Data	Lawful Bases
Insurance quotations, arranging and administering insurance, claims, renewals and adjustments.	Names, addresses, risk information.	Performance of a Contract.
Insurance quotations, arranging and administering insurance, claims, renewals and adjustments.	Special categories including health and criminal convictions.	Substantial Public Interest.

Legal and Regulatory compliance.	Names, addresses, risk information.	Compliance with a Legal Obligation.
Legal and Regulatory compliance.	Special categories including health and criminal convictions.	Substantial Public Interest.
Business operations and administration.	Names, addresses, risk information.	Legitimate Interest
Business operations and administration.	Special categories including health and criminal convictions.	Substantial Public Interest.
Marketing (related products)	Names, contact details.	Legitimate interest.
Marketing	Names, contact details, marketing preferences.	Consent
Payments	Name, address, bank details & credit / debit card, credit history.	Performance of a contract.

How do we obtain your information?

- ✓ We may gather it from information you submit to a website, by telephone (which may be recorded), face to face, feedback forms or by email.
- ✓ Through cookies.
- ✓ We may receive it from insurers, other insurance brokers, introducers, price comparison sites and firms handling claims. It includes finance providers and firms that process or store our records.

How long will we keep your information?

Type of Data	Reason for Retention	Retention Period
Quotations	✓ Statistical ✓ Marketing	12 Months
Insurance Policies	✓ Insurer requirement ✓ Future claims ✓ Future complaints	8 years from end of contract
Financial Records	✓ Bank account records ✓ Claims payments	8 years from end of contract

Your information is securely stored, at the end of the retention period paper records are shredded and electronic records are either data cleansed or archived as appropriate.

What are your legal rights?

- ✓ You have the right to complain to the Information Commissioner at www.ico.org.uk, Tel 0303 123 11132.
- ✓ You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- ✓ You have the right to ask us to correct information.

- ✓ You have the right to ask us to delete your information or stop using it unless it is necessary for us to retain it as set out in our document retention policy.
- ✓ You may have the right to object if decisions about you are made solely by a computer.