

Privacy Notice – how we use personal information

Who we are

When **we** refer to “**we**”, “**us**” and “**our**” in this notice it means Allianz Business Services Limited trading as Premierline or Complete Insure. It also includes where relevant to **your** insurance application, policy or claims the insurers who underwrite **your** cover. For more information please visit www.premierline.co.uk or www.completeinsure.co.uk

When **we** say, “**you**” and “**yours**” in this notice, **we** mean anyone whose personal information **we** may collect including:

- anyone seeking an insurance quote from **us** or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including; claimants and witnesses.

How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract;
- to administer third party claims, deal with complaints and prevent financial crime to meet **our** legal obligations;
- to manage **our** business and conduct market research to meet the legitimate needs of **our** business;
- to send marketing information if **we** have received specific consent.

You have the right to object to us using your personal information.
You can do this at any time by telling us and we will consider your request and either stop using your personal information or explain why we are not able to.
Further details can be found below.

Marketing

We use **your** personal information to market products and services to you.

Our marketing activities may include:

- providing information to **you** about products and services by telephone, post, email and SMS, we will either do this ourselves or use third party partners to do it for us
- working with **our** marketing partners who help **us** analyse how **you** access **our** products and services, so that **we** can improve how **we** deliver them to **you**.

If you do not wish to receive marketing information about our products and services you can tell us at any time by using the contact information found in your policy documentation.

Automated decision making, including profiling

We may use profiling and automated decision making, to; assess insurance risks, detect fraud, and administer **your** policy. This helps **us** decide; whether to offer **you** insurance, determine prices and validate claims.

If **you** disagree with the outcome of an automated decision please contact **us** via email at customerservices1@allianzbusinessservices.co.uk and **we** will review the decision.

The personal information we collect

We collect the following types of personal information about **you** so **we** can complete the activities as detailed in the section ‘How we use personal information’.

- basic personal details such as; name, age, address and gender
- family, lifestyle and social circumstances, such as; marital status, dependants and employment type
- financial details such as; direct debit or payment card information
- photographs and/or video to help **us** manage policies and assess claims
- tracking and location information if it is relevant to **your** policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to **your** policy or claim
- criminal convictions if it is relevant to **your** policy or claim
- accessibility details if **we** need to make reasonable adjustments to help
- business activities if it is relevant to **your** policy or claim

Where we collect personal information

From **you**, **your** representatives or from publicly available sources, including information **you** have made public, for example on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- insurers or service providers who underwrite the cover or provide the services for **our** products
- other involved parties, for example, claims or witnesses

Privacy Notice – how we use personal information (continued)

Sharing personal information

We may share **your** personal information with:

- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on **our** behalf, for example, the Motor Insurance Database (MID) and the Insurance Fraud Bureau (IFB)
- **our** approved suppliers to help deal with claims or provide **our** services, for example; vehicle repairers, legal advisors, loss adjusters, premium finance companies, risk surveyors and risk management support providers including Zywave
- insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement, the Financial Ombudsman Service (FOS); and other organisations that provide services to **us** or **you**
- prospective buyers in the event Allianz Holdings plc wishes to sell all or part of its business.

Transferring personal information outside the UK

We use servers located in the European Union (EU) to store **your** personal information where it is protected by laws equivalent to those in the UK.

We may transfer **your** personal information to other members of the global Allianz Group to manage **your** insurance policy or claim; this could be inside or outside the EU.

We have Binding Corporate Rules (BCR's) which are **our** commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. If **you** would like more information about the BCR's please contact **our** Data Protection Officer.

Some of the organisations we share **your** personal information with have servers outside the EU. **Our** contracts with these parties require them to provide equivalent levels of protection for **your** personal information.

How long We keep personal information

We keep information only for as long as we need it to administer the policy, manage **our** business or as required by law or contract.

Know Your rights

You have the right to:

- object to **us** using **your** personal information. We will either agree to stop using it or explain why we are unable to (**the right to object**)
- ask for a copy of the personal information we hold about **you**, subject to certain exemptions (**a data subject access request**)
- ask **us** to update or correct **your** personal information to keep it accurate (**the right of rectification**)

Know Your rights (continued)

- ask **us** to delete **your** personal information from **our** records if it is no longer needed for the original purpose (**the right to be forgotten**)
- ask **us** to restrict the use of **your** personal information in certain circumstances (**the right of restriction**)
- ask for a copy of the personal information **you** provided to **us**, so **you** can use it for **your** own purposes (**the right to data portability**)
- make a complaint if **you** feel **your** personal information has been mishandled. We encourage **you** to come to **us** in the first instance but **you** are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.gov.uk
- ask **us**, at any time, to stop using **your** personal information, if using it is based only on **your** consent (**the right to withdraw your consent**)

If you wish to exercise any of these rights you can tell us by using the contact information found within your Terms of Business Agreement which you received with your policy documentation.

Data Protection Officer contact details

Allianz Business Services Limited is a company within the Allianz Holdings Plc Group.

If **you** have any queries about how we use **your** personal information, please contact our Data Protection Officer

Address: Data Protection Officer, Allianz Business Services Limited, 57 Ladymead, Guildford, Surrey, GU1 1DB

Email: dataprotectionofficer@allianz.co.uk

Phone: 0330 102 1837

Changes to Our Privacy Notice

Occasionally it may be necessary to make changes to this privacy notice. When that happens we will provide **you** an updated version at the earliest opportunity. The most recent version will always be available on **our** website.