



Voyager Insurance Services Ltd Privacy Policy

Under the Data Protection Act 1998 Voyager Insurance Services Ltd ("Voyager" from hereon) is required to inform you how we collect and use data about you. You have the right to request to see the personal data we hold on you at any time and change any incorrect information.

When you submit your data using any of Voyager's websites, you agree to us collecting and using information for the purposes we describe in this policy. Some data is required to have an explicit opt in before you submit it.

If you provide us with information about another person, you are confirming that they have appointed you to act on their behalf, to consent to the processing of their personal data, including sensitive personal data, and that you have informed them of our identity and the purposes (as set out herein) for which their personal data will be processed.

If you are visiting any of our websites from outside the UK your visit will necessarily result in the transfer of information across international borders. By visiting this site and communicating electronically with us you are consenting to these transfers.

Voyager's Privacy Policy may change from time-to-time and therefore you should review it regularly. We will of course notify you of any changes where we are required to do so.

Why We Collect Data:

Voyager will use the personal details submitted to us and information obtained from other sources to provide you with our services, including quotes for our products, for administration and customer services, to analyse your preferences & website usage and to ensure that content, services and advertising offered are tailored to your needs and interests.

We may keep your information for a reasonable period of time for the above purposes and to contact you from time to time to update you with relevant news and to inform you of other Voyager products that we think you may be interested in.

We may need to share your information with service providers and agents for the above purposes, for example to aid processing a claim.

Voyager may disclose your personal data in order to comply with a legal or regulatory obligation.

Insurers pass on information to the Claims and Underwriting Exchange Register, run by the Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. When Voyager deals with a request for insurance, we may search these registers.

How We Collect Data:

Voyager will collect personal data through different sources including data submitted through forms on our websites and telephone calls.

Voyager uses 'cookies' to collect information about how our websites are used. A cookie is a very small text file placed on your computer by a web browser, which has been sent by a web server. Some cookies require your explicit opt in to collect and process your data. Information gathered this way is used to improve how the site caters for your needs and identify any technical problems. Any of our sites that offer online shopping may also use cookies to remember and process the items in your shopping cart and where permitted, we may associate personal information with a cookie file in such instances.

If you don't want cookies, you can set your computer to warn you each time a cookie is being sent or turn off all cookies through your browser (e.g. Internet Explorer, FireFox, Safari or Chrome). Check your browser's help menu to learn how to change or update your cookies.

Please note, however, that if you disable cookies, you may well be unable to access some of the features of our sites.

When you visit our site, we may also log your IP address, a unique identifier for your computer or other device you use to access the Internet. In these instances we will ask for your explicit opt in to record this data.

Some of Voyager's web pages and e-mails may contain electronic images called web beacons (these can also be known as tracking pixels, pixel codes or pixel tags). When they are used on websites, web beacons allow us to count visitors who have viewed specific web pages; in e-mails or newsletters web beacons allow us to count how many subscribers have read them.

Web beacons are used by Voyager to develop statistical information about the marketing activities and features that interest consumers with the aim of providing targeted content.

Web beacons will not be used to access personally identifiable information without your consent.

Telephone calls may be monitored and/or recorded.

Who We Supply Data to:

We may need to disclose your personal information to third parties, but only to those organisations involved in the administration or servicing (including requesting feedback for monitoring the quality of our services) in connection with any product you may buy from us. This includes companies involved in claims handling and emergency assistance.

We may also provide your personal details to regulatory bodies if legally required to do so.

If you have applied for a product there may be some circumstances where we are unable to provide a quotation in which case we will forward your details to a carefully selected third party with the aim of providing the quotation you have requested.

We may pass your details on to another Somerville group company if we believe that they have products that you may be interested in.

We will **NOT** sell your data to a 3rd party for marketing purposes