

PRIVACY AND DATA PROTECTION NOTICE

1. DATA PROTECTION

Car Care Plan are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation (“Legislation”).

2. HOW WE USE YOUR INFORMATION

We may use the personal data we hold about you in the following ways:

- For the purposes of providing insurance, handling claims and any other related purposes. This may include underwriting decisions made via **automated** means – this is for the performance of the insurance contract between you and us.
- For offering renewal, research or statistical purposes – this is for our legitimate interests: for us to analyse historic activity, to improve our rating algorithms and to help predict future business impact. To further our commercial interests, to enhance our product offering and to develop new systems and processes.
- To provide you with information, products or services that you request from us or which we feel may interest you - where you have consented to be contacted for such purposes.
- To notify you about changes to our service – this is for our legal and regulatory obligations.
- To safeguard against fraud and money laundering and to meet general legal or regulatory obligations - this is for our legal and regulatory obligations.

2.1 Sensitive (Special) Personal Data (such as information relating to health), may be required by us for the specific purposes of underwriting and fraud detection, or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim and, whilst you can withdraw your consent for us to process such data, this may result in us not being able to continue cover, or to process any claims. Where such data is provided to us, it will only be used for the purposes set out above, and will be treated securely and in line with this notice.

3. DISCLOSURE OF YOUR PERSONAL DATA

We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf. These include:

- a) Our group companies,
- b) Affinity partners;
- c) Brokers, agents, third party administrators, reinsurers;
- d) Other insurance intermediaries;
- e) Credit agencies;
- f) Medical service providers;
- g) Fraud detection agencies;
- h) Loss adjusters;
- i) External law firms;
- j) External auditors;
- k) Regulatory authorities; and
- l) As may be required by law.

We may also disclose your personal information:

- a) In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- b) If any AmTrust company or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- c) To protect the rights, property, or safety of AmTrust, our customers, or others.

4. INTERNATIONAL TRANSFERS OF DATA

We may transfer your personal data to destinations outside the European Economic Area (“EEA”). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely, and in accordance with this privacy notice and the Legislation. We only transfer data to countries deemed as having adequate protection by the European Commission or, where there is no adequacy decision, we use the European Commission approved ‘Standard Contractual Clauses’ with such parties to protect the data. A copy of the ‘Standard Contractual Clauses’ can be obtained by writing to: **The Data Protection Officer, AmTrust International, 2 Minster Court, Mincing Lane, London, EC3R 7BB England.**

YOUR RIGHTS

You have the right to:

- a) Ask us not to process your data for marketing purposes.
- b) See a copy of the personal information we hold about you.
- c) Ask us to delete any of your personal data (subject to certain exemptions).
- d) Have any inaccurate or misleading data corrected or deleted.
- e) Ask us to provide a copy of your data to any controller.
- f) Lodge a complaint with the local data protection authority.

For access to your personal data please write to: **The Data Protection Officer, AmTrust International, 2 Minster Court, Mincing Lane, London, EC3R 7BB England.**

7. MARKETING

Where you have provided consent, we may share personal data that you provide to us within the AmTrust Group of Companies and with other companies that we establish commercial links with. They and we may contact you (by mail, e-mail, telephone, text, or other agreed means) in order to tell you about products, services or offers that we believe will be of interest to you, or to provide you with commercial updates.

8. RETENTION

Your data will not be retained for longer than is necessary, and will be managed in accordance with our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.