

Privacy Policy

Virtual Insurance Products Limited trading as My Excess Protected aim to meet current Internet best practice and take your privacy seriously. Our services are designed to give you the information that you want to receive. Our Privacy Policy below explains how we will collect and use the information you give us. We may vary this policy from time to time and the current version will be published on this site. The word "we, our, us" refers to My Excess Protected unless otherwise stated.

The Information we collect

We may ask you to submit personal information about yourself (e.g. name, vehicle details, postal address and e-mail address etc) in order for you to use or receive products and services on our website. These services include newsletters, competitions and information. We may also need and store personal information in order to supply other products and services, or to help us identify you when you contact us and to offer renewal terms if applicable. When you contact us via e-mail or over the Internet, you should be aware that unencrypted communication may not be secure and may pass through several different countries on route to us. Please do not e-mail us with sensitive information such as your credit card details. We cannot accept responsibility for unauthorised access to your information that is outside our control. We may combine this information with other information we hold about you if you are an existing customer or if you have previously made enquiries with us.

We may also obtain information from publicly available sources such as the electoral roll or other third parties who have a legitimate basis on which to pass on your information.

It is entirely up to you as to whether or not you choose to provide us with any personal information. If you choose not to, we simply may not be able to assist you.

Passing on information about you

Please be aware that once you use our services, you will be regarded as having given your consent to us disclosing your personal information to the following parties:

- a. Underwriters, claims handlers, loss adjusters and reinsurers for the purposes of underwriting and managing your insurance & administering claims information;
- b. The Financial Conduct Authority and/or other regulatory/governing bodies for the purposes of compliance monitoring;
- c. Other third parties either who may provide additional products or services requested by you or with your prior consent.

In addition we may disclose your personal information to third parties if:

- 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 we (or any of its subsidiary companies) are acquired by a third party, in which case personal data held by us about our customers will be one of the transferred assets.

Our Data Protection Notice

For the purpose of the Data Protection Act 1998 Virtual Insurance Products Limited will be your Data Controller.

We will share the information you provide, together with other information, with our group of companies. We may use the information you provide for administration, marketing, customer services, profiling your purchasing preferences, internal record keeping and to help us to improve our products and services.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data, (including sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice. You have the right to ask for a copy of your information (for which we will charge a fee) and to correct any inaccuracies.

For our joint protection and training purposes, telephone calls may be recorded and/or monitored.

Informing you about products and services

We offer regulated insurance products such as motor excess insurance; we may also share your information with our business partners. By providing us with your contact details, you will be indicating to our business partners and us your consent to us and them, to contact you by mail, telephone, fax, emails and SMS to let you know about goods, services and promotions of our own, our business partners or other third parties, which may be of interest to you unless you object and notify us accordingly.

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

Cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. My Excess Protected does not use Cookies

Sensitive information

In this Data Protection notice, we refer to the collection of sensitive data, for the purpose of providing you with insurance quotations for certain types of insurance policies (Life/Medical Insurance). Sensitive data is information relating to your health generally and any relevant medical conditions. We pass information, which may include this sensitive data, to the insurance companies from whom we obtain quotations. We and they, only use this information to provide you with quotations and insurance. We will not be able to provide you with quotations without this information.

How to access your personal information

You may request details of personal information which we hold about you under the Data Protection Act 1998. Please address requests to the Compliance Manager, The Estate Office, Shadrack, Berry Pomeroy, Totnes, TQ9 6LR. (Please note that a £10 fee will be charged for dealing with these requests). If you believe that any of the data we hold about you is incorrect or being misused or if you want further information you may contact us at the above address. If you believe that any information we are holding on you is incorrect or incomplete, please write to us as soon as possible, at the above address. We will promptly correct any information found to be incorrect.

Links to other websites

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be held responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.