

Privacy Notice: How We Use Personal Information

Any data supplied by you relating to marketing preferences relating to your policy will be processed and managed by LV=.

Details of how Allianz and LV= process your personal data and how you can exercise your data protection rights in regards to your data can be found below.

Introduction

This notice explains how we collect, use and store personal information. Your privacy and personal information are important to us and we are committed to keeping it protected. We've tried to make this notice as clear and transparent as possible, so you are confident about how we use your information. As data controller, we are responsible for decisions about how your information will be processed and managed. You will also find details below regarding your rights under data protection laws and how to contact us.

1. Who we are and whose personal information we collect

When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc as the underwriter and administrator of your policy and Liverpool Victoria Insurance Company Limited as the arranger of your policy. When we say "you" and "your" and "individuals" 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
- anyone who has a business relationship or transacts business with us or provides us with a service, such as brokers, intermediaries and animal breeders.

2. 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

We also use personal information for the legitimate needs of our business. This includes, but is not limited to:

- managing our business
- conducting market research and enhancing customer service
- managing our relationships with business partners
- developing and improving our administration, security services and insurance applications
- providing a service that keeps our customers and suppliers safe by identifying vulnerability to better meet their needs

There is no obligation to provide us with personal information, but we cannot arrange, underwrite or administer your policy without it.

Anyone whose personal information we hold has the right to object to us using it.

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

3. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims. Anyone subject to an automated decision has the right to object to it. To do so please contact us using the details in Section 9: Know Your Rights and we will review the decision.

4. The personal information we collect

The information we collect will depend on our relationship with you. We collect the following types of personal information so we can complete the activities in Section 2: How We Use Personal Information:

- basic personal details such as name, age, contact details 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, including surveillance to help us manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- information collected from your devices relating to your use of our websites, including via the use of cookies (see Section 6 Where we collect personal information below)
- accessibility details if we need to make reasonable adjustments to help
- business activities, such as goods and services offered.

In certain circumstances, we may request and/or receive special category or sensitive information about you. We would only collect this information if it is relevant to the insurance policy or claim or where it is necessary for a legal obligation:

- your current or former physical or mental health
- criminal offences, including alleged offences, criminal proceedings, outcomes and sentences (previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgements)

5. Where we collect personal information

We collect personal information direct from individuals, their representatives or from information they have made public, for example, on social media. We also collect personal information from other persons or organisations, for example:

- fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- veterinary practices, animal charities and breeders
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for our products
- other involved parties, for example, claimants or witnesses.

Cookies and similar technologies

We use technology on our website, apps and emails, such as the use of cookies or small text files on our website or pixels within emails. We use cookies and similar technologies:

- to provide online services
- enhance your online experience
- help to prevent fraud
- enhance online security of your data
- deliver content when you are browsing elsewhere
- help us understand how our website, apps and emails can be improved.

We don't store any contact details or banking information. Please refer to our [Cookie Policy](#) for more details and to manage your cookie preferences.

6. Sharing personal information

We only share your information when necessary for the purposes stated in Section 2: How We Use Personal Information.

We may share personal information with:

- other companies within the global Allianz Group www.allianz.com
- fraud prevention and other agencies that carry out certain activities on our behalf, for example, the Insurance Fraud Bureau (IFB)
- our approved suppliers to help deal with claims or manage our benefit services, for example, veterinary or legal advisors
- other partners, local authorities and councils, including the RSPCA, if we suspect or conclude, following investigation, poor breeding practices and animal cruelty
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to us or you, for example, the Claims and Underwriting Exchange (CUE) and network organisations of which you are a member
- external agencies for market research purposes
- any organisation where you have agreed for them to receive that data as part of the terms and conditions of your membership or affiliation
- prospective buyers in the event that we wish to sell all or part of our business.

7. Transferring personal information outside the UK

We, or third parties acting on our behalf, may need to transfer personal information outside of the UK. In such cases as this is necessary, we shall ensure that any transfer of personal information has adequate safeguards in place to protect your data and privacy rights. This might include transfers to countries that the UK considers will provide adequate levels of data protection for your Personal Information (such as countries in the European Economic Area) or making sure that contractual obligations are put in place to maintain the equivalent levels of data protection as we would administer.

For more information about data transfers and the safeguards we have in place, please contact our Data Protection Officer.

8. 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.

9. Know your rights

Any individual whose personal information we hold has a number of rights in relation to how that information is processed by us. You have the following rights:

- **The right to object** – individuals can object to us processing their data and we will either agree to stop processing or explain why we are unable to
- **The right of access** – individuals can request a copy of their personal information we hold, subject to certain exemptions (a subject access request)
- **The right of rectification** – individuals can ask us to update or correct their personal information to ensure its accuracy
- **The right to be forgotten** – individuals can ask us to delete their personal information from our records if it is no longer needed for the original purpose
- **The right of restriction** – individuals can ask us to restrict the processing of their personal information in certain circumstances
- **The right to data portability** – individuals can ask for a copy of their personal information, so it can be used for their own purposes
- **The right to withdraw consent** – individuals can ask us, at any time, to stop processing their personal information, if the processing is based only on individual consent
- **The right to make a complaint** – individuals can complain if they feel their personal information has been mishandled. We encourage individuals to come to us in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.org.uk

If you wish to exercise any of these rights you can do so by contacting our Data Rights team:

Phone : 0208 231 3992

Email: datarights@allianz.co.uk

Address: Allianz Insurance Plc, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB

10. Allianz (UK) Group Data Protection Officer contact details

Allianz Insurance plc and Liverpool Victoria Insurance Company Ltd are companies within the Allianz Holdings.

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Phone: 0330 102 1837

Email: dataprotectionofficer@allianz.co.uk

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

11. Changes to our Privacy Notice

This Privacy Notice was last updated in May 2022. Occasionally it may be necessary to make changes to this notice. When that happens, we will provide an updated version at the earliest opportunity.

LV= Marketing Privacy Notice: How We Use Personal Information

Liverpool Victoria Insurance Company Limited is the data controller of any personal information relating to your marketing preferences and for marketing activity.

We collect personal information when you update how we contact you with marketing (email, post, phone and/or SMS). We'll only send you marketing information about our products and services if you've given us your consent. The marketing information we will send includes information about products, services, discounts and business updates.

You can withdraw your consent at any time through our marketing preference page - www.lv.com/insurance-contact-us/marketing-consent-form

If you opt out of marketing, this will not stop you from receiving important service related information that you need to know relating to your policy or claim.

We'll process personal information for our legitimate interests, when we have a business reason to do so. This includes but is not limited to:

- improving the relevance of our advertising and marketing campaigns and identifying advertisement audiences
- displaying personalised online advertisements on third-party websites and social media platforms

Profiling will be used to enhance our understanding of you and to help us make our business decisions (for example marketing strategy). If you've chosen to receive marketing information from us, profiling will be used to make our marketing more relevant, for example, personalise the channels used to market to you, the marketing messages used and the offers you're sent.

We use other companies to provide some marketing services. We'll give them the personal information they (or their sub-contractors) need to manage their service. We work with selected partners to display relevant online advertisements to you on third-party websites and social media platforms.

We will use personal information to identify appropriate audiences for our advertisements. The selected partners we work with to do this do not use your information for their own purposes and we ensure they delete it once we have identified advertisement audiences.

Liverpool Victoria Insurance Company Limited is part of Liverpool Victoria General Insurance Group (LVGIG), and LVGIG is part of the Allianz Group. More information can be found at www.lv.com/insurance/terms/lv-companies

If you have any questions about how we process personal information relating to marketing, please get in touch with us by writing to: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2AT or email us at GICustomerSupport@LV.co.uk

You can also contact our Data Protection Officer: Data Protection Officer, 57 Ladymead, Guildford, Surrey, GU11DB, or via email at Gldataprotection@LV.co.uk

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information. You have the right to:

- access the personal information we hold about you, or anyone on the policy
- correct personal information you think is inaccurate or to update information you think is incomplete
- have personal information deleted in certain circumstances
- restrict us processing personal information, under certain circumstances
- receive personal information in a portable format. This only applies to information you have provided to us
- object to us processing personal information, under certain circumstances

You can also ask us to review an automated decision. We use cookies to give you the best possible experience online - but we don't store contact details or banking information. Visit our [cookie policy](#) page on our website to find out more and how to change your cookie settings.

