

Carrot Risk Technologies Limited

Privacy Notice (also known as “Fair Processing Notice”)

Data Controller: Carrot Risk Technologies Limited
Global House, Westmere Drive, Crewe Business Park, Crewe, Cheshire CW1 6ZD

Contact for queries: Data Protection Officer – James Hulsken
Email – data@carrotinsurance.com

How we will collect your information

We will collect personal information from you such as your name, address, contact details, date of birth and any motoring convictions. Where relevant, we also collect details about other drivers who you may wish to insure, your finances occupation or education. By providing us with this information you are confirming that you have permission to give it to us and for us to store it. We will only collect what is necessary and will only keep it for as long as we are required to do so in line with our data retention policy.

We may also receive your personal information from any publicly available sources such as social media and networking sites, third party databases available to the insurance industry, insurers, other insurance brokers, websites, price comparison sites, firms handling claims, premium finance providers and firms that process or store our records.

We will not be able to arrange and administer your policy if you do not provide the personal information required or if the information is not accurate.

How long we will keep your information

We will only keep your personal information for as long as necessary to provide a car insurance quotation and or arrange and administer a contract of car insurance. Our retention periods are as follows:

Any policy – 6 years from the end of the policy;

Any quotes associated with a policy – 6 years from the end of the associated policy

Any quotes that are not accepted – 46 days from the date that the quote is created

We may retain personal information for longer than stated above as is permitted or required by law, for regulatory reasons, or for legitimate and lawful business purposes.

Using your data

The main reason we collect your personal information is because we need it to provide you with an insurance quotation. If you proceed with taking out a policy through us, we will use your data to manage your policy. We will use your information on the basis that it is necessary to administer your insurance contract or help you make a claim.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products and services which may be of interest to you. For any other marketing, we will only contact you with your consent and you will be able to withdraw your consent or unsubscribe easily at any time.

Sharing your information

We need to share your personal information with a number of other firms, but it will only be for the purpose of administering your insurance contract or to meet any legal and/or regulatory requirements, such as identity verification and fraud checks. These firms will be other insurers, other insurance brokers, regulatory bodies, firms handling claims and carefully selected third parties providing a service to us or on our behalf including premium finance companies (a full list is available on request) and fraud prevention agencies.

Your insurer will add your policy details to the Motor Insurance Database and may pass your personal information to the Claims and Underwriting Exchange Register.

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest – for example to fight crime, prevent fraud or make sure insurance is available.

Credit reference agencies

To ensure our insurers and credit providers have the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with their best premium and payment options, they may obtain information from third parties at quotation and renewal and in certain circumstances where policy amendments are requested.

This information includes a Quotation Search from a credit referencing agency. This search will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay monthly instalments.

If such searches are required, we will ask for your consent at an appropriate point before such searches take place. You may withdraw your consent to such searches being carried out at any time by contacting us by email at data@carrotinsurance.com.

Telematics Data

If you have a telematics policy, your information will be collected by a company called IMS limited. The information collected for telematics purposes falls under different categories. These categories are as follows; location data, including journey details and location of your vehicle; driving data such as speed travelled, speeding and braking points; and vehicle information including registration, make model and colour.

This information allows us to identify unacceptable driving, to calculate a driving style score which contributes to the calculation of your insurance premiums, and any rewards, and may help determine the circumstances of any claim made under your policy, We share this data with your insurer and firms handling claims and, where required by law, in answer to any enquiry by our regulatory body or to a court of law if we are issued with a court order.

What are my legal rights?

- You have the right to complain to the Information Commissioner at www.ico.org.uk tel 0303 123 1113. Our ICO registration number is Z3006272.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes.
- You may have the right to object if decisions about you are made solely by a computer.
- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.

For any queries relating to your legal rights or to make a request please contact us in writing to our registered address or by email to data@carrotinsurance.com

GET IN TOUCH

www.carrotinsurance.com

Accident Line - 24 hours a day

0333 355 2990

Customer Service – Mon – Fri 8.30 – 18.00 / Sat – 9.00 – 13.00

Talk to us on 

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