

Privacy Policy

Mechanical Breakdown & General Insurance Services Limited (MB&G) understands that your privacy is very important to you. We respect and value the privacy of all of our customers and will only collect and use personal data in ways that are described in this policy, which also explains what personal information we may have, how we use it and how you can check and update any of your personal information. Any processing of your personal data will be consistent with our obligations and your rights under current data protection legislation.

Why do we collect your personal information?

We collect information to help manage:

- Delivering products and services relevant to you (whether we provide the products and services or not).
- Improvement of our products and services and the developing of new ones.
- Our legal and regulatory requirements.

Occasionally this information will be anonymised so you can't be identified.

The type of information we have

The information we have about you includes things like who you are, which products and services you purchase and, if applicable how you pay for a product. Who you are may include:

- Your name, email & postal address, vehicle details, claims information etc...
- Your debit or credit card details, bank details and other payment information.
- We may also collect information when you contact us regarding our products and services. For example, when:
 - We administer a claim.
 - You contact us to ask something via the phone, online or email.
 - Buy from us – whether it's over the phone, through an appointed representative, via an affiliate or somewhere else.
 - Handle a complaint or expression of dissatisfaction.
 - Go to our website, or the sites of any other companies that we are connected with.
 - Enter any promotions or competitions through one of our services or promotional campaigns.

We may also collect information from other commercially or publicly available sources.

How we use your information

We use and analyse your information to keep in touch with you and to supply and improve our products and services.

We may also use your information to tell you about products and services that we think may interest you. Sometimes we'll combine and anonymise this information so you won't be identified. In particular, this means using your information to:

- Manage a claim and help you to manage your claim.
- Get in touch with you (e.g. if we need to tell you about any problems with a service).
- Keep your data secure, detect and prevent fraud and money laundering.

- Look into any complaints or questions you may raise.
- Improve our (and any third party) products and services.
- Send you information about our products and services (or those from selected third parties we think you'd be interested in) by phone, email, or other ways.

For some of this marketing activity we may need your specific consent and, in those circumstances, we will only send you messages if you have agreed to receive them. You can check and update your current preferences, including consent at any time by contacting us. We are allowed to use your information in these ways and share the information as described below because:

- We need to in order to fulfil our contractual obligations and also to manage your account with us.
- We need to use some of your information to comply with legal and regulatory obligations.
- Some of our use of your information is necessary for our legitimate business interests e.g. administering a claim.
- You have given your consent to us using your data in a particular way. You can opt out of this at any time by contacting us.

How we share your information

In connection with the purposes described above, we may share your information with others such as:

- Other companies in the Aros Holdings Group. This includes but is not limited to, MB&G Insurance, MBG Direct, WLM, Goldshield, their respective partners, agents and sub-contractors.
- Insurance and warranty providers when you take out a policy or have a claim administered through us.
- New or prospective partners of MyCoverPlan.

We might also share your information:

- With any public authority or law enforcement agency (if they ask for it and are entitled to receive it).
- To comply with law or regulations, or for possible legal proceedings.
- If you give us personal information that's wrong or we find out (or think) you're responsible for fraud. In these circumstances we might share your information with third parties such as law enforcement agencies, credit reference agencies and other affected third parties.
- If one of our partners who are processing information for us are compelled to do so by law.
- If there's an emergency and we think you or other people are at risk.

Why we keep hold of your information

There are certain reasons we have to keep hold of your information.

We keep information while you're our customer or after you've left us, but only as long as we need it and for the purposes described above. How long we keep it depends very much on the type of information it is and why we have it.

For example, we might need to sort out disagreements, stop fraud, prove that you had an account with us or follow our legal obligations. Or the police may need it as evidence. We may also keep information about how you use our products or services.

In each case, the length of time that we need to keep the information for may be different, but we will only keep the information for as long as we need it.

Your Rights

You have a number of legal rights in relation to the information that we hold about you, including:

- The right to withdraw your consent to the use of your information. Where we are relying on that consent (for example, you can opt out of receiving marketing messages from us) we may still be entitled to process your information if we have another legitimate reason (other than consent) for doing so.
- The right to ask that we update your information if it is inaccurate or incomplete.
- The right to access your personal data that we process.
- The right to ask that we erase your information in certain circumstances. Please note that there may be times where you ask us to erase your information but we are legally obliged to retain it.
- The right to request that we restrict the processing of your information in certain circumstances. Again, there may be circumstances where you ask us to restrict the processing of your information, but we are legally obliged to refuse that request.
- The right to make a complaint with the Information Commissioners Office www.ico.org.uk if you think that any of your rights have been infringed by us.

You can exercise your rights as described above by contacting via email (compliance@mbginsurance.com) or by telephone on 0191 258 8177 and asking for the Compliance Department.

How to check and update your information

You can change how we get in touch with you and your account details whenever you like by sending an email to customer care@mycoverplan.co.uk.

You can call us on 0191 258 8177 Mon to Fri, 9am-5pm.

Calls to this number are charged at standard UK rates.

Marketing communications

If you don't want us or our partner companies to send you marketing information, you can withdraw your consent at any time (as described in the 'Your rights' section) by getting in touch and letting us know.

Product Specific Terms

This Privacy Policy applies to how we use your information in relation to our products and services generally. There may be some additional things about how we use your information in relation to particular services or products. If there are, we will tell you about those at the appropriate time.

Companies outside the European Economic Area (EEA)

We might give your information to other companies based outside the EEA. For example, like many companies, we may use cloud services from suppliers outside the EEA.

Where we transfer your information to companies outside the EEA, we will make sure it's protected in a manner that is consistent with how your information will be protected by us. This can be done in a number of different ways for instance:

- The country that we send the data to might be approved by the European Commission.
- The recipient company might have signed up a contract obliging them to protect your information.
- The recipient is located in the US and is a certified member of the EU-US Privacy Shield scheme.

In other circumstances the law may permit us to otherwise transfer your information outside the EEA. In all cases however, we will ensure that any transfer of your information is compliant with data protection law. You can obtain more details of the protection given to your information by emailing your request to compliance@mbginsurance.com.

About cookies

Like other sites, we use cookies. A cookie is like a tag that some sites put on your computer when you visit them so they can recognise you next time.

Pages on other companies' sites

On our website there are pages that may be branded with both the MB&G name and logo, as well as other companies' names and logos.

This Privacy Policy doesn't apply to other companies' sites that you access via our website. So, make sure that you've read and understood their Privacy Policy before putting your personal information on their site.

Other important information

Please note that if you're signing up for our products and services there might be extra terms and conditions to look at.