

The Insurance Backed Guarantee Company ("We") are committed to protecting and respecting your privacy.

This policy (together with our Terms of Use/Disclaimer and any other documents referred to on it) sets out the basis on which any personal data we collect about you, or that you provide to us, (**'Your Data'** or **'Data about you'**) will be processed by us. Please read the following carefully to understand our views and practices regarding your Data and how we will treat it.

For the purpose of the Data Protection Act 1998 (the **Act**), the data controller is The Insurance Backed Guarantee Company of Astley House, 29 Queens Road, Chorley, Lancashire, PR7 1JU. The Insurance Backed Guarantee Company is a trading style of The Underwritten Warranty Company Ltd. Your Data will be shared with the underwriter of The Insurance Backed Guarantee Company (**'IBG Co'**) and may also be passed on to any third parties who are engaged to process data on our behalf.

Our nominated representative for the purpose of the Act is Richard Christie.

#### **INFORMATION WE MAY COLLECT ABOUT YOU**

We may collect and process the following Data about you:

- Information that you or (if you are a customer who has signed a contract for installation of relevant products with a trade member (**a contract**)) that trade members provide by filling in forms either manually or on our site [www.insurancebackedguarantee.org.uk](http://www.insurancebackedguarantee.org.uk) (**our site**). This includes information provided at the time of registering to use our site, signing or registration of contracts, subscribing to IBG Co, posting material or requesting further services. We may also ask you for information when you report a problem with our site.
- If you contact us, by way of complaint about a trade member or otherwise, we may keep a record of that correspondence.
- We may also ask you to complete surveys that we use for research or quality control purposes, although unless you are a trade member you are not obliged to respond to them.
- Details of your visits to our site including, but not limited to, traffic data, location data, weblogs and other communication data, and the resources that you access.
- We may also retain records of credit checks carried out against you, your address(es) or your business(es) and copies of any references taken or provided.

#### **IP ADDRESSES AND COOKIES**

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

For the same reason, we may obtain information about your general internet usage by using a cookie file which is stored on the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive. They help us to improve our site and to deliver a better and more personalised service.

You may refuse to accept cookies by activating the setting on your browser which allows you to refuse the setting of cookies. However, if you select this setting you may be unable to access certain parts of our site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you log on to our site.

## **WHERE WE STORE YOUR PERSONAL DATA**

The Data about you that we collect may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your Data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your Data is treated securely and in accordance with this privacy policy.

Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your Data, we cannot guarantee the security of your Data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use reasonable procedures and security features to try to prevent unauthorised access. We will retain your data for as long as it is reasonably required for our legitimate purposes and for no longer.

## **USES MADE OF THE INFORMATION**

We use information held about you in the following ways:

- To provide you with information concerning and to administer IBG Co in accordance with its rules and best practice.
- To provide IBG Co's designated underwriters with your details so that insurance policies can be issued in respect of registered contracts.
- To ensure that content from our site is presented in the most effective manner for you and for your computer.
- 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 carry out our obligations and enforce yours arising from any contracts or arrangements entered into between you and us.
- To notify you about changes to IBG Co or other services provided by us.
- To contact you with surveys that we use for research or quality control purposes, (although unless you are a trade member you are not obliged to respond to them).
- We will only pass your details on to third parties for marketing purposes with your consent, which you may withdraw at any time.

## **DISCLOSURE OF YOUR INFORMATION**

We may disclose your personal information to IBG Co's partners, to legal and other professional advisors, and to our or their suppliers (for example printers or couriers) who reasonably need to know your contact details so they can provide their services to us, and may also disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we may disclose your Data to the prospective seller or buyer of such business or assets.
- If or substantially all of its assets are acquired by a third party, in which case Data about you held by it will be one of the transferred assets.
- If we are under a duty to disclose or share your Data in order to comply with any legal obligation, or to protect the rights, property, or safety of ourselves or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.
- For marketing purposes if you have consented to the same (and have not withdrawn your consent).

## **LINKS**

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any Data about you to these websites.

## **ACCESS TO INFORMATION**

The Act gives you the right to access information held about you. Your right of access can be exercised in accordance with the Act. Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you.

## **CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail.

## **CONTACT**

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to [info@insurancebackedguarantee.org.uk](mailto:info@insurancebackedguarantee.org.uk).