

Privacy Policy

Premium Wise Insurance Brokers Ltd. has created this privacy policy to communicate its commitment to the privacy of information provided to us by clients.

We understand the nature of the information entrusted to us and acknowledge that maintenance of the privacy of such information is of the highest importance to our clients. The following describes our information gathering and dissemination practices for www.aplan.co.uk.

Contact Information

When clients and prospective clients apply or enquire about our services, we ask them to provide us with contact details, for example name, address and email address. We use contact information to provide information regarding our services to clients and prospective clients and to maintain a record of enquiries. We may send clients and prospective clients email messages using company contact information in the following circumstances:

- To issue quotations
- To notify clients and prospective clients of service promotions

Information we hold

When clients take out a policy, we hold personal data about them. This includes:

- Your name and address for correspondence
- Your date of birth if appropriate
- Details of any previous claims and driving convictions
- Medical histories that are reportable to the DVLA
- Your occupation
- Appropriate Business details required for quotations

We will use the information we hold to administer your policy and, to detect and prevent fraud as appropriate. We may give out information to third parties

- As necessary administration of your plan
- To help detect and prevent fraud or improper claims

All insurers supply details of policies to databases, which the police and other insurers have access to. This helps to detect people who break the law by not taking out insurance and assists when dealing with claims. We will only use and disclose information we have about you in the normal course of arranging and administering your insurance. We may also use this information to inform you about other products and services which we feel may be appropriate to you.

Insurers and their agents may share information with each other to prevent fraudulent claims and to assess whether to offer insurance (including privacy terms), via the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd.

Lists of participants are available on request. In dealing with your application this register may be searched. In the event of a claim, the information you have supplied and the claim form together with other information relating to the claim, will be put on the register and made available to participants.

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). This may be consulted by the Police in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK Insurers, the Motor Insurers Bureau and MIIC may search the MID to ascertain relevant policy information. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain certain information which is held on the MID. You can find out more about this from your Insurer, or at www.miic.org.uk.

Duty of Disclosure

We will provide you with a quotation based on the information you provide to us. It is essential that all information and answers you give are true and accurate as undisclosed information could invalidate any insurance subsequently arranged. This could lead to claims not being met.

If you are in any doubt as to the relevance or accuracy of the information you provide, you must discuss this with us.

Complaints Procedure

We strive to give a first class service. If you are not satisfied, we would like to know and to do all we can to correct the position. Initially please contact us and we will endeavour to resolve matters to your satisfaction. If after 8 weeks you feel the complaint remains unresolved, you may be entitled to refer it to the Financial Ombudsman Service.

Governing Law and Jurisdiction

Policies shall be interpreted under, governed by and construed in accordance with the laws of England.

Data Protection

Premium Wise Insurance Brokers Ltd. is licensed by the Information Commissioner as a data processor and controller. We adhere to the principles of the Data Protection Act and will use any available data solely for the purpose intended.

You also have the right to request a copy of all the personal information we hold about you. To do this, simply write to us at the following address enclosing a cheque for £10.00 payable to Premium Wise Insurance Brokers Ltd. to cover our administrative costs in dealing with your request:-

The Forum
277 London Road
Burgess Hill
West Sussex
RH15 9QU

We will take all reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you.

Records and Documents

We treat all client records as confidential.

Personal information, including information of a sensitive nature, provided by clients may be retained on manual and/or computer records and/or by other means and will not be disclosed to other parties except to our Auditors and any other organisation allowed access under Statute or exercising their legal entitlement to such access. You are entitled to a copy of such information and where appropriate to have such data corrected or erased.

Log Files

We gather user IP addresses when clients and their employees use our service and web site. We use IP addresses to help diagnose possible service interruptions and administer our service and web site. We also use IP addresses to analyse trends, administer the site, track user's movement, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information.

Cookies

Cookies are small files created by web sites to identify users. Cookies may be used by linked sites to manage each user interaction to ensure proper identification of the user. If you choose to, you can set your web browser to reject cookies from our service. However, rejecting cookies from our service may prevent your use of our service.

Exceptions

Except as described above, we will not otherwise use or disclose any personally identifiable client information, except to the extent reasonably necessary: -

- To correct technical problems and to technically process your information
- To protect the security and integrity of the web site and our service

- To protect our rights and property and the rights and property of others
- To take precautions against liability
- To respond to claims that your information violates the rights or interests of third parties
- To the extent required by law or to respond to judicial process or
- To the extent permitted under other provisions of law, to provide information to law enforcement agencies or for an investigation on a matter related to public safety, as applicable

You understand and agree that technical processing of your information is and may be required (a) to send and receive messages in your use of the Service; (b) to conform to the technical requirements of connecting networks; (c) to conform to the limitations of our Service; and (d) to conform to other, similar technical requirements.

General Information

Links to Other Web sites

Our web site contains links to other web sites. We are not responsible for the privacy practices or the content of other Web Sites.

Security

Our web site uses firewall technology as a standard Internet security measure to prevent the loss, misuse and alteration of the information under our control. Our web servers are located in a high security and high availability co-location facility professionally managed by a third party. The servers that we store personally identifiable information on are kept in a secure environment.

This website takes every precaution to protect our users' information. When users submit sensitive information via the website, your information is protected both online and off-line.

We do everything in our power to protect user-information off-line. Only employees who need the information to perform a specific task are granted access to personally identifiable information.

Notification Of Changes

If we decide to change our Privacy Policy, we will post those changes on our web site so our users are always aware of what information we collect, use and disclose. If at any point we decide to use or disclose information we have collected in a manner different from that stated at the time it was collected, we will notify our clients by way of e-mail.

Contact Information

If you have any questions about this privacy policy or the practices of this web site please contact: -

Premium Wise Insurance Brokers Ltd
The Forum
277 London Road
Burgess Hill
West Sussex
RH15 9QU
Telephone: 01444 240 250