

Data Protection at TaxiINS

How do we handle your personal information?

Protecting your information is important to us at TaxiINS. We have security measures in place which are considered appropriate to the nature of the information and the harm that might result from a breach of security. For your protection we will also:

- do not hold more information about you than is required for the purposes for which it is being processed
- make reasonable endeavours to ensure that any information about you is accurate and kept up to date
- do not keep your information for longer than is necessary or as required by law
- process your information in accordance with your rights under the Data Protection Act 1998

How we use your information

To make sure you get the best offer from insurers, when arranging or quoting terms etc., or at any renewal, insurers we use, may use publicly available data which they obtain from a variety of sources, including credit reference agencies and other external organisations to validate an insurance risk and to ensure that complete and accurate information has been submitted, as well as to prevent fraudulent applications. Validation could include telephone confirmation of the risk information held, as well as checks on insurance industry databases, such as the Claims and Underwriting Exchange database (CUE) and a request for documents.

Their search could also appear and create a footprint note on your credit report whether or not your application proceeds.

All personal information about you will be treated as private and confidential (even when you are no longer our customer), except where the disclosure is made at your request or with your consent or is required by law or by our regulator the FCA. Your personal information will be used by us for the following purposes:

- To arrange, administer and maintain your insurances
- To assist you with the claims and enquiries
- To maintain your insurance records
- To keep you informed of other products and services we offer
- To enable us to conduct research and statistical analysis
- To monitor our internal customer service
- And share with other carefully selected third parties for marketing purposes

What information do we hold and how do we obtain it?

We may receive information about you from any of the following sources:

- directly from you or your authorised representatives when you or your representative obtains a quote, incepting, renewing or amending a policy or making a claim. This information will consist of the following:

* all information, including all personal and sensitive information (sensitive information may include health and previous convictions) that is provided to us when completing an application for a quote for any insurance policy;

- * details of all previous quotes for insurance requested from us;
 - * details of all policies held with us including dates of purchase, lapse and cancellation;
 - * details of claims on policies held with us;
 - * your payment history relating to policies held with us; and
 - * the length of time you have been a customer with us.
- from third parties such as credit reference or debt collection agencies (e.g. to confirm your personal data); and
 - from insurers, witnesses, third parties and solicitors (e.g. accident details)

What are your rights?

- Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually.
- You may request, by writing to the address below and enclosing a cheque for £10 payable to JB Brokers Limited, details of the information that we hold about you. Details will be provided to you within 40 days of us receiving your request and fee.

Managing Director
JB Brokers Limited
Office 123, Anfield Business Centre
58 Breckfield Road South
Anfield
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