**Inspire Motor Limited - Privacy Statement**

Inspire Motor Limited is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This privacy statement explains your rights and how Inspire Motor may collect and use your information.

**IMPORTANT** – If you are a Inspire Motor Limited insurance policyholder further data protection information is provided in your insurance documentation.

Inspire Motor Limited is the controller for any personal information you provide to us and can be contacted using the information in the How to Contact Us section below.

**The Purpose of Processing**

*Inspire Motor Limited process your information to enable us to:*

**Policyholder Processing**

* Consider entering or renewing a contract of insurance with you including customer profiling.
* Undertake checks for the purposes of credit checking, preventing fraud and money laundering, and to verify your identity.
* Administer and monitor your policy as required.
* Deal with any claims on your policy.
* The above processing and provision of personal data is necessary for the entering into and performance of the insurance contract.

**Third Party Processing**

* Undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity.
* Deal and investigate any claim(s) made.
* To administer and monitor any claim as required.
* The processing is necessary for legitimate interests, defence of legal claims and compliance with a legal obligation.

**What we Process and Share**

*The personal data you have provided, we have collected from you, or we have received from third parties may include your:*

* Name; date of birth, residential address, and address history.
* Contact details such as email address and telephone numbers.
* Financial and employment details.
* Identifiers assigned to your computer or other internet connected device including your Internet Protocol (IP) address.
* Health or criminal conviction information.
* Vehicle or household details.
* Anonymous demographic information, which is not unique to you, such as your postcode, age, gender, preferences, interests, and favourites.
* Information such as your IP address, browser type, domain names, access times and referring web site addresses – check with Chris Gray.

We may enable crime and fraud prevention agencies, including their members, law enforcement agencies and other relevant organisations to access and use your personal data to detect, investigate and prevent crime.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Inspire Motor Limited public message boards, this information may be collected and used by others. Note: Inspire Motor Limited does not read any of your private online communications.

**Sensitive Information**

Some of the information Inspire Motor ask you for may be sensitive personal data, as defined in Data Protection Legislation (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your policy documents. Please ensure that you only provide sensitive information about other people with their explicit consent.

**Who we may receive information from**

*We may receive information about you from the following sources:*

* Your insurance broker.
* From third parties such as credit reference agencies and fraud prevention agencies, including their members.
* From insurers, witnesses, the police (in regard to incidents) and solicitors.
* Directly from you.

**Who may receive your information?**

Inspire Motor Limited does **not** sell, rent or lease its customer lists to third parties.

Inspire Motor Limited may use and share your information with other group companies, fraud prevention agencies, including their members, credit reference agencies, law enforcement and other relevant organisations, to help us and them:

* Assess financial and insurance risks.
* Recover debt.
* Prevent and detect crime, fraud and money laundering.
* Develop our services, systems and relationships with you.
* Understand our customers’ requirements.
* Develop and test products and services.

Your information will not be disclosed to anyone outside Inspire Motor Limited or your insurer except:

* Where we have your consent; or
* Where we are required or permitted to do so by law; or
* To credit reference and fraud prevention agencies and other companies that provide goods or services to Inspire Motor, your insurer, our partners or you; or
* Where we may transfer rights and obligations under this agreement.

**Data Transfers**

Inspire Motor Limited process your information within the United Kingdom. However, Inspire Motor or your Insurer may transfer your information to other countries on the basis that anyone they pass it to provide an adequate level of protection. In such cases Inspire Motor Limited or your insurer will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

**Data Retention**

Our data retention policy is to hold your details for 7 years after the expiry of your policy, complaint and/or claims settlement, we will then anonymise your data

**Fraud Prevention**

If false or inaccurate information is provided and fraud is identified or suspected, details will be passed to fraud prevention agencies, including their members. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and Money Laundering, for example when:

Checking details on applications for credit and credit related or other facilities.

Recovering debt.

Checking details on proposals and claims for all types of insurance.

Checking details of job applicants and employees.

**Your Rights**

Your personal data is protected by legal rights, which include your rights to:

* Object to our processing of your personal data.
* Withdraw consent at any time where relevant.
* Request that your personal data is erased or corrected.
* Request access to your personal data and data portability.
* Restrict processing of your data.
* Complain to the Information Commissioner’s Office, which regulates the processing of personal data.

The address of the Information Commissioner’s Office is:

Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

*For more information or to exercise your data protection rights, please contact us using the contact details provided.*

 **Links to other websites**

Inspire Motor Limited encourages you to review the privacy statements of websites you choose to link to from Inspire Motor Limited so that you can understand how those websites collect, use and share your information. Inspire Motor Limited is not responsible for the privacy statements or other content on Web sites outside of the Inspire Motor Limited and Inspire Motor Limited family of web sites.

**Use of Cookies**

The Inspire Motor Limited web site uses “cookies” to help you personalise your online experience and to store your website preferences.

A cookie is a small text file that can be stored on your computer/device and is a feature on most modern websites in order to support your browser whilst navigating, to store your website preferences and to help tailor your online experience.

Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page.

The Inspire Motor Limited web site use Google Analytics to help the website analyse how users interact with the site including evaluating your use of the website, compiling reports on website activity for website operators, and providing other services relating to website activity and internet usage.  Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google’s behalf.  For more information about Google Analytics and how it handles user data, please refer to Google’s Privacy Policy: [Google Privacy & Terms](https://policies.google.com/privacy).

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer.  If you

choose to decline cookies, you may not be able to fully experience the interactive features of the Inspire Motor Limited services or web sites you visit.

Inspire Motor Limited secures your personal information from unauthorised access, use or disclosure. Inspire Motor Limited secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorised access, use or disclosure. When personal information (such as a credit card number) is transmitted to other web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

**Changes to this statement**

Inspire Motor Limited will occasionally update this Statement of Privacy to reflect company and customer feedback. Inspire Motor Limited encourages you to periodically review this Statement to be informed of how Inspire Motor Limited is protecting your information.

**How to Contact Us**

If you have any concerns about this statement or the use of your information, please contact us at:

* Email – enquiries@inspiremotor.com
* Telephone – +44(0) 1233 460320
* Post – Post: Ground Floor, Unit 3, Riverside 2, Campbell Road, Stoke-On-Trent ST4 4R

We will endeavour to respond to you as soon as possible and in the event of a Subject Access Request or other will respond in 1 month.