

### Introduction

Haven Insurance Company Limited ("Haven") respects your privacy and is committed to protecting your personal data. This privacy notice tells you how we look after your personal data as a customer or when you visit our website [www.haven.gi](http://www.haven.gi) regardless of where you visit it from, and tells you about your privacy rights and how the law protects you.

### Purpose

This privacy notice aims to give you information about how Haven collects and processes your personal data as a customer, and through your use of this website. The types of personal data we collect are listed below.

It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy notice supplements the other notices and is not intended to override them.

### Data Controller

Haven Insurance Company Limited (Registration number: 85914) is the Data Controller and responsible for your personal data (collectively referred to as "we", "us" or "our" in this privacy notice).

If you have any questions about this privacy notice, including any requests to exercise any of the legal rights, please contact our Data Protection team using the details set out below.

### Contact details

Haven Insurance Company Limited  
No. 1 Grand Ocean Plaza  
Ocean Village  
Gibraltar

0345 0920704  
[dataprotection@haven.gi](mailto:dataprotection@haven.gi)

### Third-party links

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy notices. When you leave our website, we encourage you to read the privacy notice of every website you visit.

### The data we collect and process about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together follows:

- a) Identity Data includes first name, maiden name, last name, username or similar identifier, marital status, title, date of birth.
- b) Contact Data includes billing address, delivery address, email address and telephone numbers.
- c) Financial Data includes bank account and payment card details.
- d) Transaction Data includes details about payments to and from you and other details of products and services you have purchased from us.
- e) Technical Data includes internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.
- f) Profile Data includes your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses.
- g) Usage Data includes information about how you use our website, products and services.
- h) Marketing and Communications Data includes your preferences in receiving marketing from us and companies in our Group and your communication preferences.
- i) Policy Data includes information on quotes, your current policy as well as lapsed and cancelled policies you might have had with us.
- j) Claims Data includes information about non-fault and fault claims you have made with us and other insurers.
- k) Telematics Data includes information collected on your location, speed and other driving characteristics as part of any policy we underwrite that requires you to have a telematics tracking device installed in your vehicle.

We also collect, use and share Aggregated Data such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does not directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice.

We do not intentionally collect the following Special Categories of Personal Data about you: details about your race or ethnicity, religious or philosophical beliefs, sexual orientation, political opinions, trade union membership and information about genetic and biometric data.

However, we may be able to infer from information that you provide to us (such as photographic evidence, relationship details and geolocation), certain special types of personal data.

Where necessary we do collect details about your health and criminal convictions for the purposes of calculating the risk of providing you with insurance (and insuring the vehicle and/or your property). Where necessary we may collect details about your health and sex life for the purposes of personal injury assessment when administering and handling claims.

### Children's personal data

We, and our Agent, may collect and process personal data of children for the purpose of administering and handling claims involving children under the age of 18. All correspondence in relation to a claim will be sent to the adult who has who has parental responsibility for the child or a litigation friend.

We do however acknowledge children have the same rights as adults over their personal data and we would therefore consider a request made by the child to exercise their legal rights over their own data.

We do not send marketing communications to children or offer online services.

### If you fail to provide personal data

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with goods or services). In this case, we may have to cancel a product or service you have with us but we will notify you if this is the case at the time.

### How is your personal data collected?

We use different methods to collect data from and about you including through:

**Direct interactions.** You may give us your Identity and Contact Data by filling in forms or by corresponding with us by post, phone, email or otherwise.

**Automated technologies or interactions.** As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies.

**From our Agents or your Broker, third parties or publicly available sources.** We may receive personal data about you from our Agent or your Broker, various third parties and public sources as set out below:

- a) Insurance Brokers/Financial advisers
- b) Card associations
- c) Credit reference agencies
- d) Insurers
- e) Taxi operators
- f) Comparison websites
- g) Social networks

- h) Fraud prevention agencies
- i) Payroll service providers
- j) Land agents
- k) Public information sources such as Companies House
- l) Agents working on our behalf
- m) Government and law enforcement agencies.

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- a) Where we need to perform the contract we are about to enter into or have entered into with you.
- b) Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- c) Where we need to comply with a legal or regulatory obligation.

Generally, we do not rely on consent as a legal basis for processing your personal data. Where we do you have the right to withdraw consent at any time by contacting us.

### Purposes for which we will use your personal data

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To underwrite and manage your insurance policies	(a) Identity (b) Contact (i) Policy (k) Telematics	(a) Performance of a contract with you (b) Necessary to comply with our legal obligations

To manage and administer our relationship with you	(a) Identity (b) Contact (c) Profile (j) Claims	(a) Performance of a contract with you  (b) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products)  (c) Necessary to comply with our legal obligations
To administer and handle claims and complaints	(a) Identity (b) Contact (c) Profile (j) Claims	(a) Performance of a contract with you  (b) Necessary for our legitimate interests (to improve our products and services)  (c) Necessary to comply with a legal obligation
To prevent and detect Fraud	(a) Identity (b) Contact (c) Profile (j) Claims	(b) Necessary for our legitimate interests (to prevent and detect fraud)  (c) Necessary to comply with a legal obligation
To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	(a) Identity (b) Contact (e) Technical	(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)  (b) Necessary to comply with a legal obligation
Market Research, Data Analysis and Website Analytics to develop our business	(a) Identity (b) Contact (e) Technical (f) Profile (g) Usage (h) Marketing and Communications	Necessary for our legitimate interests (to study how customers use our products, to develop them, to grow our business and to inform our marketing strategy)

### Fraud Prevention

Before and during the provision of services or goods to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. We and fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime. We process your personal data on the basis that we have a legitimate interest in preventing fraud and money laundering, and to

verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services you have requested.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services you have requested, or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you.

### **Telematics tracking device**

Where we underwrite your insurance policy that requires you to install a telematics tracking device in your vehicle, our Agent or your Broker (at the time of usage) will collect information regarding the speed of your car, acceleration, braking, cornering and mileage. We may receive Telematics Data about your use of any telematics tracking device you may have fitted in your vehicle in accordance with your insurance policy terms.

The above information will be used to build a profile of how, where and when your vehicle is driven. We may process this information to identify extreme driving events which could result in us, as your insurer, to cancel your policy.

Our Agent or your Broker will monitor the data collected from the telematics tracking device to assess when and how far you drive your vehicle between the hours of 23.00 and 05.00 and, to calculate your total mileage. Where either of these amounts exceed the amounts stated on the schedule of your total driving time/mileage (as set out in your policy), we reserve the right to cancel your policy.

The GPS location data obtained from the telematics tracking device assists your Broker and us in assessing the types of roads you use and may also help the police recover your car if it is stolen. We, our Agent or your Broker will not release your data to the police or to any civil authority, unless we have your consent to do so, or we suspect fraud (or attempted fraud) or, if we are required to do so by law.

Where we cancel your policy due to extreme driving, this information will be shared with other insurers and may lead third party insurance providers to refuse your application for motor insurance.

You should refer to the Privacy Notice of your Broker for further information on how the devices are installed, what data is collected and by whom, and how that data is used.

### **How we use your information to make automated decisions**

We do not use any automated decision making or profiling when handling your personal data.

### **Marketing**

To help improve our services we may also use your personal data for the purposes of marketing research and data analysis. This helps to develop and improve the products and services that are offered.

We do not currently send you marketing communications by email, telephone or text message.

### Cookies and Website Analytics

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and allows us to improve our website. For detailed information on the cookies we use and the purposes for which we use them please see below.

We may use them for:

- a) per-session cookies are used while you are logged on to our website to record temporary data relating to your visit to our Website, to manage the delivery of web pages to you, and to help us monitor traffic through the Website; and
- b) We may also use web beacons and pixel tags, these are similar to cookies and allow us to collect information about how you use our website and help us to offer you the best service. We may use web beacons and pixel tags alongside cookies both on our website and in any emails we send to you. Information collected may include items such as the IP address of your computer, the time you visited our website and what links you clicked on or when you opened our emails.

If you do not want to use cookies most internet browsers will permit you to turn them off. Should you do this you will still be able to access most of our website as normal but some processes that depend on cookies may not work properly. Your computer may be specially configured to reject cookies; please refer to your browser for more information.

### Disclosures of your personal data

#### Purposes of disclosure and recipients

We do not share personal data with any third parties except as provided below or as required by law. This may include sharing Your Personal Data with:

- a) Our Agents or Brokers to process and administer your insurance. During their processing they may carry out checks with credit reference and fraud prevention agencies in order to verify your identity, assess your application for a quotation or credit and offer you the best terms. The checks may be against both public data (such as information from the electoral roll) and private data (such as your credit history). A record of the search will appear on your credit report. As part of the quote process, they may exchange information with various industry databases in order to verify the information that you have provided all information required and that it is accurate such as the Claims and Underwriting Exchange (CUE), the Hunter Database, the Motor Insurance Anti-Fraud and Theft Register or the No Claims Discount Database. Our Agents may also carry out checks against data they already hold on you such as data from existing products or account data. They may use this data to help them assess and rate your application for a quote and determine your premiums.
- b) Subcontractors and service providers to process your personal data and provide services on our behalf.

- c) Our Appointed Claims Handlers to manage claims under your insurance which may also include Claims Investigators, Engineers, Medical Assessors/Providers, Hire Car Providers, Repairers, Solicitors, Reinsurers, Salvage Agents, Windscreen Repairers.
- d) Industry Regulators to monitor and enforce our compliance with any applicable regulations.
- e) Other Insurers, if you move to a new insurer we may confirm certain details about your insurance to them. We will only confirm details to genuine organisations. Any requests for policy information by an individual other than the insured will require permission from the insured to do this.
- f) Third parties involved in a claim, including their insurer, solicitor, or representative.
- g) The Compensation Recovery Unit, Department for Work and Pensions, and National Health Service in relation to a claim.
- h) The Financial Ombudsmen Service, if you make a complaint about the service we have provided.
- i) The Motor Insurance Anti-Fraud and Theft Register and to the Claims and Underwriting Exchange Register, which are both administered by Motor Insurance Bureau (MIB).
- j) The DVLA, your Driving Licence Number may be provided to the DVLA in order for a search to be carried out to confirm your licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out as part of your quote and at any point throughout the duration of your insurance policy. A search with the DVLA will not show on your driving licence record. For details relating to information held about you by the DVLA, please visit [www.dvla.gov.uk](http://www.dvla.gov.uk). Undertaking searches using your driving licence number helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure.
- k) The Motor Insurance Database (MID); information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB) and the Motor Insurers' Information Centre (MIIC). MID and the data stored on it may be used by certain statutory and / or authorised bodies including the Police, the DVLA, the DVLNI, Highways England, Anti-Fraud Organisations, the Insurance Fraud Bureau, any other third party who is authorised by the MIB or MIIC to have access for the purpose of checking motor insurance details of individuals for the detection and prevention of crime, and other bodies permitted by law for purposes not limited to but including:
  - Electronic Licencing
  - Continuous Insurance Enforcement
  - Law enforcement (prevention, detection, apprehension, and/or prosecution of offenders)

- The provision of government services and other services aimed at reducing the level and incidence of uninsured drivers. If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID You are at risk of having your vehicle seized by the Police. You can check that Your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

### Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

### International Transfers

Should we transfer personal data outside the European Economic Area (EEA) and will ensure appropriate safeguards are put in place to protect personal data and uphold data subject rights.

### Security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions, and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breaches and will notify you and any applicable regulator of a breach where we are legally required to do so.

### Data Retention

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

By law we are required to keep basic information about our customers (including Contact, Identity and Transaction Data) and insurance certificates for the term of their policy and for a period of seven years after they cease being customers.

We will retain claim records for a period of 6 years plus 4 months from the date of file closure, unless the claim involved a minor, in which case the data will be retained for 6 years 4 months from when that party turned 18.

In some circumstances you can ask us to delete your data. In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

### Glossary

**Customer** means any person (including individuals, firms and companies and other organisations) who is a customer of Acorn Insurance, including person who browse, register on or, otherwise use our website, or who purchase our products.

**Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us

**Performance of Contract** means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

**Comply with a legal or regulatory obligation** means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

### YOUR LEGAL RIGHTS

You have the right to:

- a) **Request access to your personal data** (commonly known as a "subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- b) **Request correction of the personal data that we hold about you.** This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- c) **Request erasure of your personal data.** This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed

your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

- d) Object to processing of your personal data** where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms. You also have the absolute right to object to direct marketing.
- e) Request restriction of processing of your personal data.** This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- f) Request the transfer of your personal data** to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- g) Withdraw consent** at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

### No fee usually required

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

### What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

### Time limit to respond

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

**You have the right to make a formal complaint** about how we handle your personal data at any time to Haven Insurance's Supervisory Authority, the Gibraltar Regulatory Authority (GRA). You also have the right to contact the Information Commissioner's Office (ICO), the UK Supervisory Authority for data protection issues ([www.ico.org.uk](http://www.ico.org.uk)). We would, however, appreciate the chance to deal with your concerns so please contact us in the first instance.

Gibraltar Regulatory Authority  
2nd Floor, Eurotowers 4,  
1 Europort Road,  
Gibraltar  
[info@gra.gi](mailto:info@gra.gi)  
+35020074636

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
Tel: 03303 123 1113 (local rate) or 01625 545 745 if you prefer to use a national rate number

We may amend this Privacy Notice at any time. This Privacy Notice was last updated on 7 July 2020.