

Privacy Policy



Value. Realised.

At ROCK, we respect your right to privacy. This privacy policy will help you understand how ROCK collects, uses and stores your data and the actions we take to protect it. You should show this notice to anyone else included on your policy. Please read this Privacy Policy carefully.

This Privacy Policy should be read alongside and in addition to the Cookies Policy and your Policy Wording (where applicable). If you have any feedback or questions on this policy, then please contact us at data@rockinsurance.com.

For your information we have included details of who we can speak to regarding your insurance policy. You should make sure you allocate an appropriate person as the Policyholder during your purchase:

Who can:				
	Discuss the policy	Make a change	Cancel the policy	Update the payment
Policyholder	Yes	Yes	Yes	Yes
Insured person listed on the policy	Yes	No	No	No
Third Party Payer*	No	No	No	Yes
Authorised person*	Yes	Yes	Yes	Yes

All callers must pass Data Protection on the Policyholder before discussing the policy.

*Can only make changes related to their card

**Authorised person must be listed on the policy by the Policyholder

For information about how we intend to safeguard your data please see the information below.

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1. About us

Tesco Personal Finance (trading as Tesco Insurance) acts as an intermediary for this policy.

The policy (except Gadget Cover) is arranged and administered by ROCK Insurance Services Limited (ROCK) who are authorised and regulated by the Financial Conduct Authority (FCA No. 300317) and underwritten by AWP P&C SA, with claims and assistance administered by AWP Assistance UK (trading as Allianz Partners) who is a member of the Allianz Group. Gadget cover is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830. The insurer is AmTrust Europe Limited (AmTrust). You can find out more about how ROCK will process and share your data in this Privacy Policy.

ROCK will share some of your information with Tesco Insurance as set out in this privacy policy and you can find out more about how Tesco Insurance will then process that data by visiting their Privacy Policy at <https://www.tescobank.com/help/privacy-and-cookies/insurance>.

ROCK will also share data with AWP P&C SA, Allianz Partners, Taurus, and AmTrust so that they can underwrite your policy and if you make a claim. You can find out more about how Allianz Partners will process your data in the 'Data Protection Notice and Fraud' section of the Policy Booklet and by visiting <https://www.allianz-assistance.co.uk/privacy-notice.html> (Allianz Partners) or www.amtrusteurope.com (Taurus/AmTrust).

Please note that references to "our Website" or "the Website" are to <https://www.tescobank.com/travel-insurance/>

References to "we" or "our" relates to ROCK.

References to "you" or "your" relate to all travellers on the policy.

2. What information we collect

We collect personal data and special category data as part of providing services to you. We may also monitor or record calls, emails, SMS messages or other communications in accordance with UK law.

Types of Data we collect

- **Identity Data** including first name, surnames, username or similar identifier, title, date of birth and gender of all persons named on the policy
- **Contact Data** including postal address, email address and telephone numbers
- **Financial Data** including bank account and payment card details
- **Health Data** including information about medical conditions, treatment, history
- **Transaction Data** including 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 our websites
- **Profile Data** including information about your enquiries and/or purchases, the risk insured or to be insured, claims, interests, preferences and feedback
- **Usage Data** including information about how you use our websites, products and services
- **Marketing and Communications Data** including your preferences in receiving marketing from us and our third parties and your communication preferences
- Information about children

We will also assign you a policy number and/or medical endorsement number which we will record alongside your other personal details.

If you provide us with details relating to other individuals, please ensure that you have those individuals' consent to provide their personal data (including medical data). It is your responsibility to make them aware that we will use those details for the purposes of the relevant insurance policy or services. Please direct them to this privacy policy if they require more information.

Some information is necessary in order to provide you with the service you expect. If you do not provide us with the requested information, we may not be able to offer you the applicable insurance policy.

3. When we collect your data

We will collect your personal data when:

- You ask for a quote
- You make enquiries through a price comparison website
- You purchase our products and services or those provided by our service partners
- You make general enquiries
- You register for information or other services
- You respond to communications or surveys
- You make a complaint
- You need to make a claim or ask for assistance

If your data is not collected on a website that is part of ROCK Insurance Group, it will be passed to us by the retailer or price comparison website so that we can administer your policy.

4. How we use your data

To provide you with a quote

- Completing your purchase including taking payment, providing payment confirmation and sending you your certificate of insurance
- Carrying out any amendments to your policy at your request including cancelling, providing a refund (where permitted), referring to an underwriter, answering queries or handling a complaint
- Verifying your identity when required including validating the policy for a claim or assistance
- To offer a renewal of an annual policy
- Assessing sales performance and providing sales and claims management information to Tesco Insurance, Taurus and Allianz Partners.
- Making sure that we are safeguarding your interests through quality assessments, training and competency, customer surveys and staff feedback
- Providing Tesco Insurance relevant information so they can manage the Clubcard scheme
- Engaging with you in relation to your existing quote and/or policy, its expiry and requesting you to provide feedback on your experiences
- Keeping you informed of our latest offers and products

5. Who has access to your data

ROCK uses a number of third parties to provide and administer your insurance. This includes:

- The Insurer, Underwriter, Underwriting Agent, Claims and Assistance Handlers in order to administer your policy. See your policy wording for their details.
- Paysafe for payment services.
- Rackspace who host our e-commerce platforms.
- SendGrid for your policy certificate and confirmation emails.
- Spotler for emails about our services, such as the renewal programme.
- Mitel for data given by telephone, email contact or live chat.
- Twilio for SMS.
- Respond Group (trading as Aptean) for our complaint handling.
- Send & Receive for printed copies of your policy documentation.
- Google Analytics for tracking website use.
- Legal Authorities such as the Financial Conduct Authority, Financial Ombudsman Service, Information Commissioner's Officer, Department of Social Security and HM Revenue and Customs on request.
- Tesco Insurance.
- Outworx Contact Centre (Pty) when interacting with ROCK via email, live chat, telephone or in relation to a complaint.

It is our aim to only use providers who will ensure your data is processed in the UK or European Union (EU) to provide a high standard of data protection. However we accept that we work in a global environment and cannot completely limit the transfer of data. Where data is transferred outside the UK or EU we require it to be protected according to the applicable laws.

6. Legal basis for use of your information

We must make sure that there is an appropriate lawful reason for us to process your data. These legal bases are set out in data protection law and we rely on a number of different conditions for the activities we carry out.

Necessary for the performance of contract:

- Providing a quote
- Completing a purchase and providing payment confirmation and a certificate of insurance
- Taking payment (card or direct debit)
- Carrying out mid-term adjustments/amendments
- Answering any queries
- Cancelling a policy and providing a refund if applicable
- Handling complaints
- Referring to an underwriter/insurer
- Validating a policy for a claim or assistance
- Offering a renewal and advising your annual policy has ended
- Processing sales obtained by an API
- Sending policy details to Tesco Insurance and the insurer
- Premium reconciliation
- Ad hoc correspondence with you
- Making payments to the insurer and other business partners as necessary

We have a legal obligation to:

- Quality assess policies
- Manage training and competency of our staff
- Assessing sales KPIs (key performance indicators)
- Giving feedback to our staff
- Ad hoc reporting

Necessary in our legitimate interests or those of a third party:

- Informing Tesco Insurance and the insurer about you so that they can manage any Clubcard points or incentives.
- Providing sales and claims management information to Tesco Insurance and the insurer
- Sending commission reports.
- Providing a timely reminder for you to check that your policy is suitable for your needs.

Where we process your data using your consent:

Consent Required	Activity
X	We will send you important information about your policy, including your Certificate of Insurance, a renewal notice if you have purchased an Annual policy and a timely reminder asking you to check that your policy is suitable for your needs.
✓	We will only send you additional information about our products and services if you choose to opt in to that activity during the purchase of a policy. You can always opt out later if you change your mind. Contact us at data@rockinsurance.com if you also want to opt out of this process.
✓	We will only send you information about other companies' products and services if you choose to opt in to that activity during the purchase of a policy. You can always opt out later if you change your mind. Contact us at data@rockinsurance.com if you also want to opt out of this process.
✓	If you require cover for your medical conditions we also must have explicit consent to process any data relating to medical information such as medical conditions, treatment and history – we will be unable to provide you with the relevant policy without explicit consent.
✓	If you require cover for your medical conditions we also need to make you aware that we determine whether or not we can offer cover for any pre-existing medical conditions, as set out above, by carrying our automated decision-making. We cannot undertake this process without your consent.
✓	If you need to make a medical assistance claim then your medical information will be needed by the Assistance Company in order to process that claim.

7. Retaining your information

Your personal data shall be retained as long as needed for the authorised purposes listed in section 4. This includes retention of some personal data following the end of our relationship with you, for example to resolve any potential disputes and for ongoing or prospective legal proceedings, to maintain records of our services, and otherwise to comply with our legal obligations and to defend our legal rights. We keep any data used to create a quote for **14 days**. If you purchase a policy from us all policy data is kept for **7 years** from its end/expiry or cancellation. All other correspondence and voice recordings will be retained for **3 years**.

Please contact us at data@rockinsurance.com if you need further information about our retention periods.

8. Security of your information

We regularly review the technical and organisational security measures we have in place on our information and communications systems in order to prevent the loss, misuse or unauthorised alteration of your personal information. We also use industry standard security to encrypt sensitive data in transit to our servers.

Communications sent through our website, email or social media, rely on the internet which is a publicly hosted network and is therefore not secure unless the site has been encrypted. ROCK cannot accept responsibility for any unauthorised access or loss of personal information that is beyond our control.

ROCK has deployed an adequate procedure to identify and communicate any incident of data breach within a delay of 24 hours and to resolve it within a reasonable delay.

Further information about security measures we apply to communications sent by email or over our website is available on request.

9. Your legal rights

You have the following Individual Rights:

- ✓ The right to be informed about how we collect, use and store your data through this Privacy Policy
- ✓ The right of access to your data and to request a copy of the personal data we hold about you. Please contact us at data@rockinsurance.com and we will acknowledge your email within 48 hours. We will not charge you for this request and we will make sure that you receive your information within 40 days.
- ✓ The right to request that we correct any inaccurate data. Please contact us at data@rockinsurance.com and we will take action to correct the data and confirm to you once this has been done.
- ✓ The right to ask us to erase any data that we hold. Please contact us at data@rockinsurance.com. Your request will then be considered and we will write to you by email to inform you of the outcome of our decision and any actions that we will take.
- ✓ The right to withdraw consent to your data being used to receive direct marketing communications. You can opt out by emailing data@rockinsurance.com.
- ✓ The right to ask us to transfer your data to a new provider. You can make this request by emailing data@rockinsurance.com.
- ✓ The right to complain about how your data is being collected, used or stored. You can complain by emailing data@rockinsurance.com. Alternatively you can contact our Data Protection Officer as follows:

Data Protection Officer

Rock Insurance Services Limited

Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ

Telephone: **0333 202 5670**

Email: DPO@rockinsurance.com

If you are dissatisfied with the response then you have the right to appeal to the **Information Commissioners Office**. Please visit <https://ico.org.uk/> for further information about how to do this.

10. Terms

Terms relating to your insurance policy (where relevant) are provided separately by us and can be found in your Policy Wording.

11. Changes to this policy

This privacy policy was last updated on 04/09/2024. We reserve the right to make changes to this policy and you will be prompted of any changes when you next visit our website.

From time to time we may need to change the way we use your personal data. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change.