

Privacy and Security

One Business Insurance Solutions is a trading style of CVD Commercial Insurance Services Ltd. This is the privacy and security statement relating to CVD Commercial Insurance Services Ltd.

Introduction

One Business Solutions is committed to both respecting your privacy and providing a secure website so your personal information is protected. You can be assured any information you provide to us will be used strictly in accordance with the terms laid out in this statement. One Business Insurance Solutions is a trading style of CVD Commercial Insurance Services Limited.

Collecting Information

We will only look to request necessary information from you and will only use and disclose this information in the course of arranging and administering your policy, and to inform you of other services which we feel maybe appropriate to you.

The type of information we will collect will include, for example, your name and postal address, date of birth, telephone number, email address, credit/debit card details and bank account details.

The information we hold will be, to the best of our knowledge, accurate and up to date. Under the Data Protection Act you have the right to see the personal information that we hold about you in our records.

All personal information is treated confidentially and is safely stored on our computer, with security systems preventing unauthorised access.

Confidentiality

We will endeavour to treat all your personal information as private and confidential. Other than under the terms of this privacy statement we will not disclose any of your information to anyone.

We would like to bring your attention to our obligations to disclose information in the following exceptional cases permitted by law. These are:

- Where we are legally forced to
- Where there is a duty to the public to disclose information
- Where you have given permission to disclose information
- Where we have to protect our interest

In the event that you have to make a claim then we will need to disclose information with any other parties involved in that particular claim. For example these parties may include the third party involved with the claim, the third party's insurer or the third party's solicitor.

As highlighted in our Terms of Business, motor insurance policy details will be added to the Motor Insurance Database (MID). The MID is run by the Motor Insurers Information Centre

(MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident, the MID may be used by Insurers, MIIC and the Motor Insurer's Bureau to identify relevant policy information. People pursuing a claim in respect of a road traffic accident may also obtain relevant information held on the MID. For more information visit www.miic.org.uk

Information Security

How we protect your personal information from misuse and abuse is of great importance to us. We are constantly reviewing and enhancing our technical and physical security procedures to protect your personal data from unauthorised access.

How Your Information Will Be Used

Your information will be used for processing your quotation, managing and administering your policy, claims handling and responding to complaints or policy enquiries. One Business Insurance Solutions may use your information to keep you informed by post, telephone or email of products or services which may be of interest to you. We will also contact you to remind you your insurance is due for renewal.

Sensitive Information

In order to provide you with some of our products we may need to process sensitive information (such as information about health such as physical or mental health information or criminal convictions) about you and others who may be a party to the product or service purchased. We will not use sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy. Please ensure that you only provide us with sensitive information about other people with their agreement.

Access To Your Information

You can write to us at any time to obtain details of the information we hold about you. Please write to:

Data Protection Officer, One Business Insurance Solutions
3rd Floor, Frobisher House
Nelson Gate, Commercial Road
Southampton, Hants, SO15 1GX

Please quote your name, postal address and email address along with the details of your requirement. We will take reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you. Therefore we would be grateful if you could provide two forms of identification such as a copy of a passport or driving licence and a copy of a utility bill to confirm address.

In accordance with the Data Protection Act, 1998 we are entitled to charge £10 to cover the administration costs involved with this process. Please make cheques payable to "One Business Insurance Solutions"

Call monitoring and recording

We record telephone calls for monitoring and training purposes and to assist us in preventing and detecting fraud.