



Post Office Home Insurance Privacy Policy

This policy is to be read alongside the main Privacy Policy of Post Office Limited and Post Office Management Services Limited. This Policy deals with the extra data processing activities that are carried out for Home Insurance.

What Information we collect about you

We collect name, title, address, contact details including email address, date of birth, information about the home you want to insure, marketing preferences, credit history and details about your employment. We also collect financial details such as bank account, card details and information about other home insurance policies such as your claims history, quotes and payment history. We also ask whether you or anyone else at your property has any criminal convictions, bankruptcies, County Court Judgments or Individual Voluntary Arrangements.

Additional data may be collected through your contact with us, including call recordings, email and web-chat.

If you report an issue or make contact with us, we will capture enough information to allow us to investigate and respond.

Where you give us information about other people, you must have permission from them to do so and you must show them this Privacy Policy and tell them about www.postoffice.co.uk/privacy.

We collect personal information directly from you

- When you request a quote
- When you purchase a policy
- If you report an incident
- If you tell us about changes to your personal details
- If you contact us via telephone, email or letter
- Via website cookies (for details, see the Post Office Cookie Policy)

We may collect additional personal data from the following sources

- Consent is used for direct marketing purposes; we only send you offers that are relevant to you. Please review the main Privacy Policy for more details and how you can contact us to change your mind.

Where we have a justifiable reason ('legitimate interests')

- Price comparison and other introductory services such as cash back sites.
- Claims Underwriting Exchange.
- Credit Reference Agencies for credit history and Electoral Register information.
- Market Researchers.
- Databases containing details of any products quoted by or purchased from the Post Office.
- Flood Re, the re-insurance scheme that makes flood cover more widely available and affordable as part of your home insurance.

Why we collect personal information about you and what we do with it

Where we have an obligation as a provider of Post Office Home Insurance (for the 'performance of a contract')

- To provide you a quote, automated decision making technologies use your information to evaluate risk and match you with the appropriate policy and premium. If you wish to discuss the outcome of this process you can call us at our contact centre.
- Processing your enquiry.
- To provide you with insurance and fulfill our contractual obligations to you. This includes administering and servicing your policy.
- Administering your credit agreement via our trusted third party credit provider
- For the purpose of debt recovery.
- To process your renewal, if you have agreed auto renewal, which you can cancel at any time.

Where we have your permission ('consent')

Consent is used for direct marketing purposes; we only send you offers that are relevant to you. Please review the main Privacy Policy for more details and how you can contact us to change your mind.

Where we have a justifiable reason ('legitimate interests')

- To provide you with a renewal quote.
- To undertake underwriting and insurance rating analysis.
- To build and develop our pricing models. This includes information you may have entered into a price comparison site, whether you purchased a policy or not. This allows us to develop and enhance our products and services.
- To enhance or improve your experience with us. This may mean that we learn about your preferences and habits and then tailor our communications with you to make sure that what we send is relevant to you ('profiling').
- To allow our internal business processes to function - for example transacting with our partners, carrying out audits, producing management information and dealing with complaints.
- To help keep our website safe and secure.
- To undertake market research and request feedback on our performance.
- To help prevent fraud and maintain security.
- To assist in training, quality assurance and compliance.

Where we have to do something by law ('legal obligation')

- For the purposes of invoicing and to fulfil insurance premium tax, taxation, accounting and auditing legal obligations, we process your data as required by UK law.

Who we share your information with

We do not sell your information to anyone and only pass it to our trusted partners and service providers who work with us to run our business.

- Insurance underwriters and others who are involved with the provision of insurance services.
- Third party service providers who support the operation of our business, such as IT and marketing suppliers,
- Financial service institutions who process your payments.
- If you choose to pay by monthly instalments, our trusted partner may complete an affordability and identity check which may show on your credit record and affect your credit rating.
- Credit reference agencies for the purpose of identity verification and fraud prevention, their search may appear on your credit report but will not impact your credit history.
- Fraud prevention agencies and associations.
- Regulators, the Financial Conduct Authority, HM Revenue and Customs, Ombudsman services or any other relevant authority who may have jurisdiction.
- Claims Underwriting Exchange which holds a record of incidents/claims

Below is a complete list of our key trusted partners who assist in the provision of our Insurance Services to you. You should consult their Privacy Policies separately to understand what they do with your information.

Speciality area	Trusted Partners	What they do for us
Home Emergency	DAS Legal Expenses Insurance Company Limited	Insurance Underwriting
Family Legal Protection	DAS Legal Expenses Insurance Company Limited	Insurance Underwriting
Legal Helplines Service	DAS Services Limited	Legal Helpline
Home Insurance	Ageas Insurance Limited	Insurance Underwriting
Payment Services	GPUK LLP (Global Payments)	Card Payment processing services

Trusted Partners	Purpose
Outra Limited	To provide us with the characteristics of the property to be insured.
TransUnion UK	To provide services such as credit risk and affordability checking, fraud prevention, anti-money laundering, identity verification and tracing. TransUnion will use your personal information to provide services to us and its other clients. We use their services as part of our quotation process. More information about TransUnion and the ways in which it uses and shares personal information can be found in its privacy notice at www.transunion.co.uk/legal-information/privacy-centre
Flood Re Limited	To make flood cover more widely available and affordable as part of your home insurance.
Premium Credit Limited	To finance your insurance premium, we may share your personal data with Premium Credit Limited, a third party credit provider, in order to enable them to prepare relevant credit agreements, carry out credit checks (as required by law) and generally provide you with credit services. Premium Credit Limited can be contacted at www.premiumcredit.com . Where your personal information is shared with Premium Credit Limited (as a separate data controller), you will receive a copy of Premium Credit Limited's privacy notice.

Transferring information outside of the EEA

Your personal information may be processed outside the European Economic Area (EEA) where national privacy laws may not provide protection to the same level as in the UK. Before any transfers take place we take steps to ensure that your personal information will be adequately protected as required by the UK Data Protection Act and that safeguards such as standard data protection contractual clauses and associated controls are in place.

This ensures that your information is kept secure and managed to the standards required by the UK Data Protection Act

How long do we keep your personal information?

We keep your personal information for up to seven years after a quotation or policy have expired to allow us to carry out our business processes and to comply with our legal and regulatory obligations. Please check our trusted partners' privacy policies to understand how long they may retain your personal information.