

Pro-Visions Insurance Services Ltd – Privacy Policy

This privacy policy sets out the basis on which any personal data we collect from you, or that you provide to us will be processed by us when you make use of this website. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

In order that we can provide you with the product or service requested, and to administer, service and maintain such product or service (including responding to any queries raised) you will provide us with information about yourself/your organisation, some of which may be personal data as defined by the Data Protection Act 1998 or any amendment or re-enactment thereof (the "Act").

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by email. This may include (without limitation) changes to how we use your data. This policy is effective from 2nd November 2011.

What information do we collect?

We may collect and process the following data about you:

- Information that you provide by filling in forms on this website. This includes information provided when using this website to obtain a quotation or requesting further services. For example, this would include your name, trading name, contact details and information about your business
- If you contact us, we may keep a record of that correspondence or phone call.
- Details of transactions you carry out through this website, the quotations obtained and the insurance policies purchased.
- Details of your visits to this website and the resources that you access.

You warrant that you have all requisite consents to pass such information to us and, where the Data Protection Act applies, to process such information within the meaning of the Act.

We will treat such information in confidence. We will not disclose any information to third parties except where your or your business' permission has been received or where permitted or required by law or where we are required to pass such information to regulatory bodies.

We may also collect information about your computer including where available your IP address, operating system and browser type and for system administration. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

What do we use your information for?

We will use information held about you in the following ways:

- To manage your insurance policy including the provision of insurance quotes and claims handling which may include without limitation disclosing information to Insurers, loss adjusters and solicitors.
- To ensure that content from this website is presented in the most effective manner for you.
- To provide you with information, products or services that you request from us or which we feel may interest you.
- To improve customer service.
- To carry out our obligations arising from any contracts of insurance entered into between you and an insurer.
- To notify you about changes to our service.

Where you have consented to us providing you with information about goods and services which may be of interest to you, we may contact you about these by email, phone, fax or post. If you no longer wish to receive such communications then you may opt out of this service at any time.

We may also share your information:

- With other members of our group to help us to assess insurance risks.
- With other members of our group or to third parties for debt recovery purposes.
- With selected third parties who are helping us improve our service.
- To comply with our legal obligations in respect of the prevention and detection of crime.
- With fraud prevention and law enforcement agencies in the event that false or inaccurate information is provided to us and fraud established or suspected.

Security

The internet is not a secure medium and we do not offer any warranties or assurances in this respect. Similarly, whilst we may communicate with you via email or via the website itself, we cannot accept any liability for the security or transmission of such email or Internet-based communications; any transmission is at your own risk.

We do, however, take security seriously and all personal information about you is captured over a secure link using recognised industry standard Secure Sockets Layer (SSL) technology which encrypts the data whilst passing it over the web. This will be indication on most browsers by a lock in the status bar at the bottom of the screen. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

“Cookies” and how we use them

When you visit this website we may attach a “Cookie” to your browser as a way of facilitation your use of this website. Cookies are small files that a site or its service provider transfers to your computer’s hard drive through your web browser, once you agree, that enables this website to recognise your browser and capture and remember certain information.

We use cookies to compile aggregate data about website traffic and website interaction so that we can improve our website and tailor it to customers’ needs. If you prefer, you can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies via your browser settings. Like most websites, if you turn your cookies off, you may not be able to use this website as efficiently or to its full functionality.