

Who we are

Solar Insurance Services (Medway) Ltd has its registered office at 6 magazine B Ordnance Yard, Upnor Road, Lower Upnor, Rochester, Kent, ME2 4UY, Incorporation No. 5439438 and operated in the United Kingdom. We have an associated trading style, Solar Protect. We are authorised and regulated by the FCA No. 459582

Definitions

In this Privacy Policy, unless the context otherwise requires, words and expressions defined in the Website Terms of Use shall have the same meaning when used in this Privacy Policy. In addition to those defined words and expressions, references to: **"personal information"** means any information that we have obtained from you or third parties in connection with a service or product provided to you that is held now or at any time in the future by us; and **"Act"** means the Data Protection Act 1998 (As from 25th May 2018 called GDPR), and as amended from time to time.

Introduction & Area Restriction

We have provided this Privacy Policy to help you understand how we collect, use and protect your information when you call us or visit our web site and when you generally use our products and services. We wish to help you make informed decisions so, please take a few moments to read the sections below and learn how we may use your personal information. You should also show this notice to anyone else who may be insured under your policy. If using our website, then this privacy notice is only directed at United Kingdom residents and comply with appropriate UK legislation and regulation. We are committed to protecting your privacy during your visits to our Website and recognise our responsibility to keep the personal information you provide to us confidential at all times.

When do we collect personal information?

We collect personal information directly from you when you register for any online service or with us over the telephone. We need a lawful basis to request and hold your personal information, this will be given by your consent for any request for a quote, the purchase of an insurance policy through us or the provision of policy administration or claims assisting services. We limit the collection of personal information to what we need to know to maintain the accuracy of our records, to verify the identity and assess the financial standing of customers, to assist us in providing a high standard of service, and to fulfil any legal and regulatory requirements. We will do our best to ensure that your details are accurate and kept up-to-date and we would ask you to assist us in doing so by notifying us in writing of any changes to your personal information.

We use live chat software on our website, this is provided by Click4Assistance, a 3rd party UK based Software Company. Information regarding how the data is processed and stored can be viewed [here](#).

Your Consent for Personal Information

When you apply for a quotation using our website, or contact us by email or telephone or complete an application this will be deemed as your consent for us to use your personal information to obtain quotes from insurers/underwriters for your declared needs. We will use this personal information to obtain quotes for your insurance needs. If consent is granted by telephone, then we will confirm that we have your consent either by email or letter so we have created a clear audit trail confirming we have your permission to hold and use your personal information. We will always only ask for personal information that we deem relevant to your insurance needs. These needs will be documented in a Statement of Fact. This document will be passed to you to confirm the information we have asked for.

How do we process your personal information?

Solar Insurance Services (Medway) Ltd and/or one of its trading styles (please refer to paragraph entitled "Who we are" for further details) is the registered data controller in relation to personal information held about you for the purposes of the Act, now GDPR May 2018.

All personal information provided by you is held securely and in confidence by us in our computerised and other records. When we process your personal information we do so in compliance with the terms of Act/GDPR. We maintain strict security standards and procedures with a view to preventing unauthorised access to your data. Monitoring or recording of your calls, e-mails, text messages and other communications may take place in accordance with UK law, and in particular for business purposes. Such as for quality control and training, processing necessary for the entering into or the performance of a contract; to prevent unauthorised use of our telecommunication systems and web sites; to ensure effective systems operation; to meet any legal obligation; in your vital interests; in order to prevent or detect crime; and for the purposes of the legitimate interests of the data controller. Please visit the following web sites for further information:

www.gov.uk/data-protection/the-data-protection-act

www.gov.uk/government/organisations/department-for-business-innovation-skills

Can I see the personal information you hold about me?

You have the right to receive a copy of the personal information we hold about you at any time, on written request. Should you wish to receive a copy of the personal information we hold about you, please write to the Company Secretary at our registered office address, we will deal with your request within 1 month. If you would like us to remove any personal information from our records, then please write to our Company Secretary at our registered office. Please be ready to quote your full name, address and if applicable your policy number when contacting us. We will make all reasonable efforts to delete your information from our files if it is deemed appropriate.

How do we use your personal information?

We may use and analyse your personal information for the following purposes:

- In relation to our online quotation service, to provide you with one or more online quotations on behalf of one or more insurers;
- In relation to our online cover service, to consider your application for, and facilitate your purchase of, an insurance policy through us;
- To provide you with other services, including managing and administering the insurance policies you take out through us, and providing assistance with your claims and enquiries;
- For the purposes of insurance administration by us, our agents and your intermediary (if you have one) and may be disclosed to regulatory bodies for the purposes of monitoring and / or enforcing our compliance with any regulatory requirements.
- To offer you the opportunity to renew a policy or purchase a replacement policy;
- To update our records about you;
- To check your identity to prevent money laundering (unless you furnish us with satisfactory proof of identity);
- For the investigation of or prevention of crime;
- To undertake credit searches;
- To enable us to conduct research and statistical analysis and facilitate our internal customer service monitoring;
- To improve the quality of our service and the efficiency of our Website and systems; and
- If prior consent has been received, we may market you with other products, which we believe, may be of interest to you.

Protecting your information

We take your privacy extremely seriously and we will only use your personal details in line with this Privacy Notice. You can request a copy of this document by contacting our office by writing, calling us on the telephone or email. The contact details are shown below:

Solar Insurance Services (Medway) Limited
6 Magazine B Ordnance Yard, Upnor Road, Lower Upnor, Rochester, Kent ME2 4UY
01795 841310 enquiries@solarinsurance.co.uk

Please contact immediately if you have any queries where necessary, for example where we would like to use your data for some marketing purposes, we shall ask for your specific consent to do so. Your personal information includes all of the details you have given us to process your insurance policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside the UK. We will not sell, rent or trade your data under any circumstances. All of the personal information you supply to us will be handled in accordance with the applicable Data Protection regulations and legislation.

Collection and processing of sensitive information

In order for us to respond to your request for certain online services, such as quotes, cover and claims handling, and to enable us to deal with you in respect of those services over the telephone, it may be necessary for us to ask you to provide us with sensitive information (such as details of medical conditions and criminal convictions) about you and/or others who may be party to one or more services provided by, and/or insurance policy purchased through, us. We will process any sensitive information you provide to us in accordance with this Privacy Policy and we will not use any sensitive personal information about you and/or others except for the specific purposes for which you provide it and to provide the services described in your insurance policy. We will process any sensitive information you provide to us about a third party on the basis that you have provided us with this information with the explicit consent of that third party, so please ensure that you only provide us with sensitive information about others having obtained their prior agreement to this. By requesting that we provide you with online services, or contacting us over the telephone to request the provision of services in relation to a quotation or insurance policy, we will consider you to give consent to our collecting and processing (as outlined above) of any sensitive information about you and/or relevant others which you may be required to provide.

Do we share your personal information with anyone else?

The nature of our online services means that from time to time we may have to share your personal information with third parties, both within and outside Solar Insurance Services (Medway) Ltd and its trading styles. Please note that the other companies within the Solar Insurance Services (Medway) Ltd and its trading styles have in place the same privacy and security standards as we do and will collect and process your personal information (including any sensitive information) in accordance with this Privacy Policy. In respect of those third parties outside the Solar group with whom we may have to share your personal information, we will take all reasonable endeavours to obtain their agreement to collect and process your personal information (including any sensitive information) on terms equivalent to those of this Privacy Policy, to keep such information strictly confidential and to use it solely for the purpose(s) for which we provide it to them.

Third parties with whom we may have to share your personal information as outlined above may include:

- Insurers who provide and administer the insurance policies you purchase through us and any third party insurance administrators who may provide services to you under the terms of such policies;
- Independent contractors or other third parties we may engage from time to time to provide services to us;
- Our professional advisers;
- Any regulatory or governmental body, or other supervisory body with rules and/or codes of practice to which we are subject, which requests or requires access to it; and
- Credit reference agencies, where it is necessary for us to carry out a credit check search on you before we provide you with any services. (You should be aware that the results of those searches will be recorded by the credit reference agencies and that we and other organisations may use those records in order to help make credit decisions about you, people financially linked to you and others in your household.)

In addition, in order to prevent and detect fraud we may at any time:

- Share personal information about you with other companies in the Solar group and with other insurers or financial institutions;
- Check your personal information with fraud prevention agencies (please note that where you have provided us with false or inaccurate information and we suspect fraud, we will record this and pass this information on to fraud prevention agencies);
- In respect of motor insurance, pass your personal information on to the Motor Insurance Anti-Fraud and Theft register (please see below for further information on this register).

Use of your personal information for marketing purposes

We will provide you with the clear options. Should you choose not to give consent to your personal information being used from time to time, we may wish to contact you with offers relating to products and services of ours and of carefully selected third parties who provide similar products and services which we think may interest you. However, we will only use your personal information for marketing purposes where you have given prior consent for us to do so. When you make use of our services and provide us with personal information and we would like to use that personal information for our own marketing purposes and/or pass it on to carefully selected third parties (including other companies in the Solar group) we will make a clear request on each occasion on which we wish to do so. You have the right not to give consent in respect of each and every such request, and we will always for our, and/or third parties', marketing purposes, we will respect your wishes.

Amendments to Privacy Policy

Please note that we keep the content of this Privacy Policy under review and that, from time to time, we may amend or update the content without informing you in advance. The Website will always display the current version of the Privacy Policy. By using, or continuing to use, the Website, or otherwise requesting that we provide you with services, you acknowledge that you accept any such amendments or updates and so we recommend that you review this Privacy Policy regularly. No amendments or updates to this Privacy Policy will affect your right to choose not to give consent to your personal information being used for our, and/or third parties', marketing purposes, as set out above.

Our use of cookies

When you browse the Website and do not make use of any of our online services we do not collect or process any personal information of yours. However we use cookies to record certain non-personalised data (such as the number of visitors to certain areas of the Website), which we compile for statistical purposes to help us develop and enhance the Website and our online services. You cannot be individually identified from this cookie-derived data.

Governing Law and Jurisdiction

This Privacy Policy is governed by the law of England and Wales and subject to the jurisdiction of the courts of England and Wales.