



Privacy Policy & Security

1. Introduction

This Privacy Policy sets out how Brightside Insurance Services Ltd (trading as AXA Specialists Risks) and other members of Brightside Group will use and protect any information that you give us when you use this website. We are committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, you can be assured that it will only be used in accordance with this privacy statement.

We may change this policy from time to time by updating this page. You should check this page to ensure that you are happy with any changes. This policy is effective from 17th September 2014.

2. Collecting your information

We'll only request necessary information from you and will use this information in the course of arranging and administering your insurance. We may also obtain information about you from credit reference agencies to check your credit status and identity. The agencies record our enquiries but your credit standing will not be affected. The type of information we'll collect will include, for example,

- **Name**
- **Gender**
- **Date of Birth**
- **Occupation**
- **Contact information including email address**
- **Demographic information such as postcode, preferences and interests**
- **Other information relevant to customer surveys and/or offers.**

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. Please see section 6 for more details. All personal information is treated confidentially and is safely stored on our computer, with security systems preventing unauthorised access.

3. Confidentiality

We'll endeavour to treat all your personal information as private and confidential. Other than under the terms of this privacy statement we'll 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're legally forced to**
- **There's a duty to the public to disclose information**
- **You've given permission to disclose information**
- **We've to protect our interest**
- **To do so protects a legitimate interest of Brightside Group or a third party**

In the event that you have to make a claim then we'll 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, if you have purchased a motor policy your 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're 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.mib.org.uk.



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Brightside Group will also pass information to the Claims and Underwriting Exchange Register which is run by Insurance Database Services Limited (IDS Ltd), and the Motor Insurance Anti-Fraud and Theft register, run by the Association of British Insurers (ABI).

The aim is to help us to check information provided and also prevent fraudulent claims. When dealing with your request for insurance these registers may be searched. When you inform us of an incident, we'll pass this information relating to it to the registers.

4. 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.

5. How Your Information Will Be Used

Your information will be used for a number of purposes which include automatically processing your quotation, managing and administering your policy, claims handling and responding to complaints or policy enquiries. We'll also contact you to remind you that your insurance is due for renewal.

From time to time, we'd like to get in touch with you by phone, email, SMS or post to tell you about the other products, services and special offers available from Brightside Group.

Your details are safe with us because we won't share your details with anyone else for marketing purposes. If you don't want to hear from us, simply opt out of receiving marketing communications by writing to our Marketing Department at Brightside Park, Aust, Bristol BS35 4BL or emailing them at marketingdept@brightsidegroup.co.uk.

6. 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
Brightside Group
Petitor House, Riviera Park, Nicholson Road, Torquay TQ2 7TD

Please quote your name, postal address and email address along with the details of your requirement. We'll 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 Brightside Insurance Services Ltd. Please see www.ico.gov.uk for our entry in the Information Commissioner's register of data controllers. Our registration number is Z5268008.

7. Links to other websites

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question. Please be advised that we do not represent either the third party or you, if you enter into a transaction on the third party site.

8. Copyright

Access to our website ('Site') and our rights in it:

We are the owner of all copyright, design rights, database rights and all other intellectual property rights in the content of this Site unless otherwise stated.

You are permitted to access and use this site for personal, non-commercial use only. You may not access or use this site for any commercial purposes or otherwise exploit, extract, publish, distribute, or reproduce any part of this site for any commercial purpose.



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We will take very seriously any access to or interference with this site with intent to deny, corrupt or damage or otherwise interfere with service from the Site or for other commercial purposes. We will monitor any such use and will take whatever action necessary to protect against such activities. By using this site, you agree that damages may not be an adequate remedy for any breach of these terms or infringement of any of our rights by you and you accordingly agree that we are entitled to any and all of the following remedies: injunction; specific performance; orders to deliver up infringing copies or materials and any other legal or equitable relief for any threatened or actual breach and/or infringement. You further agree that no proof of special damages is necessary for us to obtain any such remedies.

9. Cookies

Our web site uses a number of different cookies. Here we explain the different type of cookies we use and why we use them.

What is a cookie?

Cookies are small text files placed on your computer by websites or sometimes by emails. They provide useful information to companies, which help in all sorts of ways. For you, it means you can use our site more efficiently and save you time by not having to re-enter your details each time you visit. They also make sure you receive the most relevant information from us.

There are two main categories of cookies:

Persistent cookies - These cookies stay your computer until they are removed manually or automatically

Session cookies - These cookies remain on your computer until you close your browser when they are automatically deleted.

Cookies we use and why we use them

Essential cookies

Essential cookies are technical cookies that are required for the operation of our sites. Without essential cookies our web site can't operate properly. Essential cookies include, for example, cookies that enable you to log into secure areas.

Performance cookies

Performance cookies allow us to recognise and count the number of visitors to our web site and to see how visitors move around them. This helps us to improve the way our web site works by enabling us to tailor our site to the way visitors use them. The information we collect from performance cookies is aggregated which means that we cannot identify you from it.

Your right to refuse cookies and what happens if you refuse them

You can refuse cookies by activating the relevant setting on your browser. However, if you do so you may not be able to access all or parts of our sites. If you carry on using our sites and do not change your browser settings we'll assume you consent to us using cookies as described above.