

## Introduction

Cogent Insurance Services Limited (“we, us, our”) are committed to protecting your privacy. We take great care to ensure your information is kept safe and secure.

This policy explains how we will collect, store, use and share your personal information. We collect information in a number of ways including when you use our website, a third-party website, submit an application form or provide information to us by post, email, phone or text.

### About us

Yoyo Insurance is a trading name of Cogent Insurance Services Limited. Cogent Insurance Services Limited is an Intermediary who underwrite and place policies with various insurers.

Cogent Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (no. 762246). Registered office: 1st Floor, 4 High Court, Leeds, LS2 7ES. Our permitted business is arranging general insurance contracts. You can check this information on the Financial Services Register by visiting the FCA’s website [www.fca.org.uk](http://www.fca.org.uk).

Please note that the Financial Conduct Authority, the Financial Ombudsman Service and the Financial Services Compensation Scheme do not operate in respect of Channel Island or Isle of Man risks. Cogent Insurance Services Limited and Insurance Factory Limited, who undertake policy administration services on behalf of Cogent Insurance Services Limited, both hold money as an agent of the insurer

## Explanation of some of the terms used

Aggregator – quote comparison websites such as ‘gocompare’/ ‘comparethemarket’

Data Controller – means the person or entity which alone or jointly with others determines the purposes and means of the processing of personal data

Data Protection Law –the General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK and then (ii) any successor legislation to the GDPR or the Data Protection Act 1998/2018

Sensitive Information – this is also known as Special Category Data and includes information revealing, or about a person’s racial or ethnic origin, political opinions or trade union membership, religious or philosophical beliefs, health, sex life or sexual orientation, or genetic data and biometric data for the purpose of uniquely identifying a natural person. Information about criminal convictions is often included in this definition.

## Data Controllers

For the purposes of the data protection law the data controller for the services we provide to you will be Cogent Insurance Services Limited. We are registered with the ICO, registration number ZA202807.

When you take out an insurance policy then the third party Insurer will also be a data controller for the purposes of data protection law.

When you make an insurance claim, our claims management companies may also be considered a data controller for the purposes of data protection law.

Depending upon the types of ancillary services you have decided to receive during your quote or renewal journey, other companies may also be considered a data controller in respect of those ancillary services. More information about third parties can be found in the *'Who do we share the information we collect about you with?'* section below.

Where a third party data controller is involved in the provision of the insurance and ancillary services to you, we recommend that you also review their privacy policy as this will tell you how they will process your information.

## Data Protection Officer

We have appointed a Data Protection Officer to oversee our handling of personal information. Our Data Protection Officer can be reached at [admin@cogentinsurance.com](mailto:admin@cogentinsurance.com).

Please view the relevant sections below for detailed information regarding how we process your information.

## Who do we collect information about?

We collect information about the following types of individuals:

- Previous, current and prospective customers/policyholders
- Previous, current and prospective parties covered under an insurance policy we administer, place or underwrite
- Person's authorised to speak to us on behalf of a customer or policy holder
- Third party claimants
- Witnesses to incidents
- Experts instructed in relation to claims
- Business Partners

## When do we collect information about you?

We collect information about you:

- When you request a quotation from us, apply for, amend, cancel or renew a policy.
- When a claim is registered on your policy.
- When you contact us (by phone, email, through our website or otherwise) such as to update or check your details, complete surveys, provide feedback, fill in forms, participate in competitions or complete applications for other goods/services.
- When you register to use our website, subscribe to our services, search for a product, place an order on our website, participate in discussion boards or other social media functions on our website, leave any query or correspondence on our website, enter a competition, promotion or survey or when you report a problem with our website.
- From third party databases (for example claims underwriting exchange and government agencies)
- When you contact us to make a complaint.
- From third parties who are involved with the quote or renewal journey, for example credit reference agencies.
- From the telematics device that you agree to have fitted to the vehicle that is covered under this policy

## What information do we collect about you?

The personal information that we collect will depend on your relationship with us. We will collect different information depending on the type of policy you are taking out with us, whether you are a policyholder, covered party or beneficiary under a policy, website user, claimant, witness, expert, broker or other third party.

Please note, in certain circumstances we may request and/or receive sensitive personal information about you. For example, we may need access to health records or details of any unspent criminal convictions for the purposes of providing you with a policy or processing claims, or for preventing, detecting and investigating fraud.

If you provide personal information to us about other individuals you agree: (a) to inform the individual about the content of this Privacy Policy; and (b) to obtain any consent where we indicate that it is required for the processing of that individual's personal data in accordance with this Privacy Policy. Please see below for detailed information regarding the types of personal information we are likely to collect and use about you.

*Personal Information:*

- General information such as your name, address, date of birth, email address and phone number

- Vehicle Registration Number
- Details of previous policies or quotes between you and us or between you and other Insurers
- Identification information such as national insurance number and passport number
- Financial information such as payment card or bank account information and information which is pertinent to the administration of the quote, policy or claim (for example whether you are a homeowner, credit score, county court judgements and bankruptcy for our commercial policies details of any prior involvement you have had with other companies who have ceased trading)
- Personal description when necessary for the administration of the policy (for example as part of a claim investigation)
- Photograph, mobile phone, video footage or CCTV
- Your driving licence details and driving history
- Telematics data which records the driving behaviours demonstrated, this includes but is not limited to: a log of all of the journeys, speeding events, cornering, braking and acceleration.
- Information relevant to your claim or your involvement in the matter giving rise to a claim
- Details about you and your personal circumstances where this is appropriate in the administration of your quote, policy or claim for example information to allow us to identify a potentially vulnerable customer, to record your marital status, occupation, home owner status, as well as other information you (or a third party) may provide to us as part of the quote, policy and /or claim administration processes whether through phone, email, letter, or via a website, App, social media or online chat.
- Information relevant to the scope of the quote or policy such as, affiliations, memberships of regulatory bodies or professional qualifications, information about your travel plans, destination and planned activities.
- Location at time of quotation and policy purchase
- We may collect information when you use our website including data that allows us to monitor your preferences and how you use our website. This helps us to organise our website content in order to improve your experience. The information we collect includes:
  - details of transactions you carry out through our website.
  - information that you provide by filling in forms on our website even if those forms are not submitted.
  - technical information, including the Internet protocol (IP) address used to connect your device to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform.
  - information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our website (including date and time)
  - products you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page.

- We may use cookies to collect information about how our website is used. Please see the [cookies policy](#) on our website for more information about our use of cookies.

*Special Category (sensitive) Personal Information and Criminal Personal Information:*

- Details about your health but only if this information is pertinent to (i) the quote (for example medical conditions which are notifiable to the DVLA ), (ii) policy administration (for example to help us to identify a potentially vulnerable customer), (iii) a claim (for example to establish the quantum of damages sought and potentially recoverable under the policy) and (iv) our fraud prevention investigations.
- Information relating to your criminal history (including offences and alleged offences and any caution, court sentence or criminal conviction) but only if this information is pertinent to (i) the quote process (ii) policy administration (for example when you update us of any changes to your driving licence) and (iii) fraud prevention investigations.
- We do not actively request details about your race and/or ethnicity but this information may be recorded if it is pertinent to (i) a claim (for example a physical description is given at the time of the incident resulting in the claim or in a later medical report or investigator report), (ii) a complaint (for example an allegation is made by you of racial discrimination) or (iii) our fraud prevention investigations. It may also be recorded if it is provided by you (or a third party) as part of the quote, policy and /or claim administration processes whether through phone, email, letter, or via a website, App, social media or online chat.
- We do not actively request details about your political opinions, religious or philosophical beliefs or trade union membership but this information may be recorded if it is provided by you (or a third party) as part of the quote, policy and /or claim administration processes whether through phone, email, letter, or via a website, app, social media or online chat.
- We do not actively request details concerning your sex life and/or sexual orientation but this information may be recorded if it is provided by you (or a third party) as part of the quote, policy and /or claim administration processes whether through phone, email, letter, or via a website, App, social media or online chat. This information may be apparent from other information you have provided (for example details of your spouse if he/she is a named driver on the policy). Further this information may, in certain limited circumstances, be recorded in a medical report if that information is pertinent to a claim under the policy.

## How do we collect your information?

We collect personal information from a number of different sources including:

- Directly from you or from someone else on your behalf by website, phone, email, SMS, on line chat, paper documents or in person
- From records we currently hold about you.
- From third parties (including brokers, aggregators, insurance companies, business partners, suppliers, payment and delivery services, third party claimants under a policy, medical representatives in the event of a claim, accident management companies, advertising networks, analytics providers, search information providers and credit reference agencies).
- From other resources, for example, risk assessment models, pricing data, statistics and other information from public databases, websites and other sources, including aggregator websites.
- Other publicly available sources, including, but not limited to, Google Earth and social media
- Through customer and broker surveys.
- Via insurance industry fraud prevention and detection databases, as well as sanctions screening tools.
- From government agencies such as HMRC and from professional regulators.
- From the telematics device that you agree to have fitted to the vehicle that is covered under a policy that you take out with us.

## What are the purposes for which information about you is used?

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as special category or sensitive personal information, we must have an additional legal ground for such processing.

Whether you provide us with the information, or we collect information from you or we are provided with information from other sources, we may use this information:

a) To evaluate your insurance application and provide (and follow up) a quote

*Legal grounds:*

- Our having an appropriate business need to use your information to provide insurance, which does not overly prejudice you.
- Our providing your insurance contract.

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.

b) To set you up as a policyholder including carrying out fraud, credit and anti-money laundering checks

*Legal grounds:*

- To carry out our obligations arising from any insurance contract entered into between you and us

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.
- The use is necessary for reasons of substantial public interest in preventing or detecting unlawful acts

c) To evaluate your application and ability to pay for your policy by instalments (if applicable)

*Legal grounds:*

- Such use is necessary in order to enable you to pay for your insurance policy via a credit agreement.

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.

d) To provide and manage your insurance policy

*Legal grounds:*

- Our having an appropriate business need to use your information to provide insurance which does not overly prejudice you.
- Our providing your insurance contract.

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.

e) To provide and manage your claim (whether we are your insurers, we are acting for your insurer or whether you are a third party making a claim against us or a third-party insurer for whom we act).

*Legal grounds:*

- Our having an appropriate business need to use your information to manage an insurance contract and claim which does not overly prejudice you.
- Our providing an insurance contract.

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.
- The use is necessary for reasons of substantial public interest in preventing or detecting unlawful acts
- The use is necessary in order for us to establish, exercise or defend our legal rights

f) Communicating with you and resolving any complaints that you might have

*Legal grounds:*

- Our providing your insurance contract
- Our having an appropriate business need to use your information to manage and respond to complaints which does not overly prejudice you

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.
- The use is necessary in order for us to establish, exercise or defend our legal rights

g) To transfer to third parties for the purpose of providing you with the services required under the insurance contract or other services which you have elected to receive from us in connection with the insurance contract.

*Legal grounds:*

- Our providing the insurance contract



- Our providing other contracted services

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.

h) To transfer to third parties where you have elected to enter into a contract with that third party for separate services.

*Legal grounds:*

- You have provided your explicit consent to allow us to provide the third party with your details to enable you to enter into a contract with that third party.

*Additional legal ground for sensitive personal information:*

- You have provided your explicit consent to the provision of these additional services which necessitate the transfer of sensitive personal information.

i) Prevention and detection of and investigating and prosecuting fraud. This might include sharing your personal information with third parties such as the police, and other insurance and financial services providers.

*Legal grounds:*

- Our providing your insurance contract
- Our having an appropriate business need to use your information to ensure fraud is detected which does not overly prejudice you

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.
- The use is necessary for reasons of substantial public interest in preventing or detecting unlawful acts

j) Complying with our legal or regulatory obligations

*Legal grounds:*

- The use is necessary in order for us to comply with our legal or regulatory obligations

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.
- The use is necessary in order for us to establish, exercise or defend our legal rights

k) Recover outstanding payments

*Legal grounds:*

- Our having an appropriate business need to use your information in order to recover debts which does not overly prejudice you

*Additional legal ground for sensitive personal information:*

- The use is necessary in order for us to establish, exercise or defend our legal rights

l) To provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you, including news updates and details of special offers (further details are provided in the 'Marketing' section below)

*Legal grounds:*

- You have provided your explicit consent which can be withdrawn at any time.

m) To improve our customer service

*Legal grounds:*

- Our having an appropriate business need to use your information in the improvement of our customer service which does not overly prejudice you

n) To measure the effectiveness of our advertising

*Legal grounds:*

- Our having an appropriate business need to use your information to ensure our advertising is effective which does not overly prejudice you

o) To undertake data analysis in order to assist us with the pricing, improvement of our products and services and detect market trends.

*Legal grounds:*

- Our having an appropriate business need to use your information which does not overly prejudice you.

p) To personalise your repeat visits to our website and to improve our website, including as part of our efforts to keep our website safe and secure

*Legal grounds:*

- Our having an appropriate business need to use your information which does not overly prejudice you.

q) To notify you about changes to our services or products

*Legal grounds:*

- Our having an appropriate business need to use your information to keep our customers up to date with changes to our products or services which does not overly prejudice you.

r) To administer our websites and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes

*Legal grounds:*

- Our having an appropriate business need to use your information to maintain our websites which does not overly prejudice you.

s) To allow you to participate in interactive features of our services / website

*Legal grounds:*

- Our having an appropriate business need to use your information to offer an interactive website for customers which does not overly prejudice you.

t) To transfer to third parties for the purpose of conducting internet analytics.

*Legal grounds:*

- Our having an appropriate business need to use your information to maintain our websites and undertake website analytics which does not overly prejudice you.

u) Providing improved quality, training and security (for example, with respect to recorded or monitored phone calls to our contact numbers); technology may include voice analytics

*Legal grounds:*

- we have a legitimate business need to provide secure and quality services

*Additional legal ground for sensitive personal information:*

- Either because the use of this information is necessary for the purpose of carrying on insurance business as permitted by Data Protection Law, or, because you have provided us with your explicit consent.

## Who do we share the information we collect about you with?

*Sharing with third parties*

We may also share your information with selected third parties, in order to offer services to you or to perform any necessary functions on our behalf. This may include:

- To obtain a quote;
- To administer and manage the insurance contract;
- To provide you with services required as part of insurance contract for example through our claims management company as required;
- To provide data analysis in order to assist us with the pricing of our products and detect market trends;
- Where you have given your explicit consent, for marketing purposes;
- To administer our websites and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- To improve our website, including as part of our efforts to keep our website safe and secure;
- To allow invoicing and to recover any outstanding payments;
- Regulators and other authorised bodies, whenever we are required to do so by law;
- Your relatives, executor or guardians (on your behalf where you are incapacitated or unable) or other people associated with you;

- Where you have named an alternative contact (such as a relative) to speak with us on your behalf. Once you have told us your alternative contact, this person will be able to discuss all aspects of your policy (including claims and cancellation) with us and make changes on your behalf;
- Our insurance partners such as brokers, other insurers, reinsurers or other companies who act as insurance distributors;
- Other third parties who assist in the administration of insurance policies such as another Insurance Company if there has been an accident which requires a claim to or from that Insurance Company;
- We may share the personal information of any persons named on the policy with third parties to obtain information which may be used by us to inform its risk selection, pricing and underwriting decisions;
- Other third parties you have asked us to engage with;
- Passing information to a third party for the purpose of validating your No Claims Discount (NCD) entitlement and/or claims history and this may be made available to other insurers;
- Solicitors;
  - To manage claims (whether you are an insured or a third-party claimant);
  - To manage legal cases brought against us or on our behalf, and
  - To manage regulatory investigations.
- Business partners
  - Software Providers; who provide the technical infrastructure to allow us to provide your quote, policy and claims administrations
  - Aggregators (when you have used their website to obtain our quote): to verify the policies obtained through their sites
  - Clients: for whom we provide insurance policy and administration
  - Companies you have agreed may receive your information to allow you to enter into a contract with them (for example, reward schemes or claims management companies)
- Suppliers
  - Surveyors or Loss Adjusters
  - Companies engaged by us to provide contracted services. This is a wide-ranging list of companies and their use will depend upon the circumstances. For example,
    - Printing of invoices and policy documents
    - To allow us to record our incoming and outgoing calls with you
    - in the event of a claim we may engage the services of recovery agents, car hire companies, mechanics or body shops, gadget/device repair companies, house builders or other house repairers
  - Companies engaged by us to provide aspects of our communications with you (for example, web hosting, online chat provider),
- Credit reference agencies, Debt Collectors and Finance Providers

- Enquiry Agents/ Counter Fraud Investigators
- Survey companies;
- Data analytics advisors;
- Telematics service providers in order to fulfil your insurance contract;
- Search engine operators who can assist us in the improvement of our website.
- Prospective buyers, in the event that we sell any business or assets.
- We believe that such disclosure is necessary in order to assist in the prevention or detection of any criminal action (including fraud) or is otherwise in the overriding public interest.
- With other Insurance Industry databases including the Motor Insurance Database. These may be accessed by police and other organisations to check the details of your motor insurance or your personal circumstances.
- Where you have given your explicit consent, to third parties for marketing purposes;

Disclosure of your personal information to a third party will only be made where the third party has agreed to keep your information strictly confidential and shall only be used for the specific purpose for which we provide it to them.

## What is our approach to sending information overseas?

We may send your data outside the European Economic Area (EEA) if we are required to do so for a joint data controller (for example if an insurer is based overseas).

We seek to ensure that data which is processed on our behalf as data controller is retained within the EEA but this is sometimes difficult (for example a UK supplier may have a server based outside of the EEA).

If we make a transfer of your personal information outside of the EEA we will take the required steps to ensure that your personal information is protected. Such steps may include placing the party we are transferring information to under contractual obligations to protect it to adequate standards.

## How long do we keep personal information for?

We will only keep your personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this Privacy Policy and in order to comply with our contractual, legal and regulatory obligations.

Retention periods for records are determined based on the type of record, the nature of the activity, product or service, the current legal and regulatory requirements. We normally keep customer records for up to seven years after your relationship with us ends, whilst other records are retained for shorter periods, for example 13 months for any quote information. Retention periods may change from time to time based on the business or legal and regulatory requirements.

If you would like further information regarding the periods for which your personal information will be stored, please see the contact details outlined in the "How to Contact Us" section below.

## Automated decision making

Some of our decisions are made automatically by inputting your personal information into a system or computer and the decision is calculated using certain automatic processes rather than our employees making those decisions. You have rights not to be subject to automated decision making; please see the '*your rights*' section below.

We may make automated decisions in the following situations:

### Deciding your premium

We use the personal information that you and others provide to us about you, your family (if applicable to the insurance), property, where you live, and other non-personal information to determine your premium and eligibility. The price also depends on what options you have chosen to purchase. We also use information about how long you have been a customer, quote history, telematics data (if applicable) how many claims you have made and how much you pay in premiums to determine what terms you are offered at renewal.

### Fraud prevention

We use computers to automatically run fraud and money-laundering checks which helps us to decide:

- whether someone might pose a fraud or money-laundering risk
- whether their behaviour is similar to that of known fraudsters or money launderers
- is inconsistent with information we already have about them
- if we think they are hiding their true identity

### Approving your application

We may use scoring methods to assess and approve or decline your application, to verify your identity and determine finance charges, for example;

Examples of information used by our systems to do this include: your age, your postcode, your driving history. If you do not consent to us processing this information in this way, we may be unable to assess your application or offer you cover.

We use individual credit information about you provided to us by third parties in order to assess your suitability for insurance, the price we offer to you and the method of payment. The information used to assess your insurance risk includes: verification of your residence at address via bills and electoral roll, historic payment behaviour on financial products, prior insolvency and any prior county court judgements. If we are unable to validate your residence at the insured address or consider your historic payment behaviour with creditors to be significantly adverse we may vary our payment method or we may have to decline to offer you a price for your insurance risk.

## What marketing activities do we carry out?

You are in control of whether we can use your personal information for marketing. We are committed to only sending you marketing communications that you have clearly expressed an interest in receiving.

When we engage with you, we will ask you (on our website, by email or when we speak to you) whether you want us to contact you with marketing information that we think might interest you and if so by what method (email, phone, post, SMS). Depending on the options offered and that you select the marketing could be about

- our products and services,
- products or and services from selected third parties.

We may send this information to you directly or via third parties such as search engine operators and marketing companies on our behalf.

If you wish to unsubscribe from marketing, then you may do so at any time by following the unsubscribe instructions that appear in all marketing communications. Otherwise in respect of marketing from us, you can always contact us using the details set out in your policy documentation to update your contact preferences or details. Although this will stop marketing communications, we will of course continue to send you service related (non-marketing) communications where necessary.

## Your rights

Under data protection law you have certain rights in relation to the personal information that we hold about you. You may exercise these rights at any time by contacting us using the details set out in the "How to Contact Us" section of this Privacy Policy.



*Please Note:*

In some cases, we may not be able to comply with your request (e.g. we might not be able to delete your data) for reasons such as our own obligations to comply with contractual, legal or regulatory requirements. However, we will always respond to any request you make and if we can't comply with your request, we will tell you why.

The right to access your personal information

You have the right to access a copy of the personal information we hold about you and certain details of how we use it. There will not usually be a charge for dealing with these requests.

The right to rectification

We take reasonable steps to ensure that the personal information we hold about you is accurate and up to date. However, if you do not believe this is the case, you can ask us to update or amend it.

The right to erasure

In certain circumstances, you may ask us to erase your personal information.

The right to restriction of processing

In certain circumstances, you are entitled to ask us to stop using your personal information.

The right to data portability

In certain circumstances, you have the right to ask that we transfer any personal information that you have provided to us to another third party of your choice.

The right to object to marketing

You can ask us to stop sending you marketing messages at any time.

The right not to be subject to automated decision-making (including profiling)

You have a right not to be subject to automated decision-making (as described above) and where automated decision-making used in the assessment of your application or fraud prevention, you can contact us to request that any declined decision is reconsidered. If you want to opt out of automatic

decision-making, let us know, although in some circumstances it may mean we can't offer you a quote or policy as some automated decisions are necessary to provide your insurance policy.

The right to withdraw consent

For certain uses of your personal information, we will ask for your consent. Where we do this, you have the right to withdraw your consent to further use of your personal information.

The right to lodge a complaint with the ICO

You have a right to complain to the Information Commissioner's Office (ICO) if you believe that any use of your personal information by us is in breach of applicable data protection laws and regulations.

More information can be found on the ICO's website at: [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns). Making a complaint will not affect any other legal rights or remedies that you have.

## How we protect your information

We want you to have confidence in how we use and hold your data. We know that to achieve this we must preserve the security and confidentiality of your personal information. We have therefore developed a range of organisational, procedural and technical security measures designed to protect your personal information from unauthorised use or disclosure. Examples of some of these measures include:

- User and privileged account management including appropriate policies for password complexity, length and history.
- Auditing of system users and administrators.
- Regular backup schedules and disaster recovery environment for key systems and services.
- Secure file transfer methods are used to encrypt data.
- Usage of data loss prevention tools.
- Data breach detection: Security tools in place to detect unusual or abnormal activity.
- Data breach investigation: Audit and logging tools used to investigate any potential or reported breaches.
- Data breach response: A plan that pulls together our compliance, legal and IT security teams to ensure rapid assessment and mitigation of data breaches

## Changes to our Privacy Policy

We keep our Privacy Policy under review and it is updated periodically. For example, those changes may be due to government regulation, new technologies, or other developments in data protection laws or privacy generally. You should check our website periodically to view the most up-to-date Privacy Policy.

This Privacy Policy was last updated on 31<sup>st</sup> March 2020

## How to Contact Us

Please contact us if you have any questions about our Privacy Policy or to exercise any of your rights:

Data Protection Officer  
Cogent Insurance Services Limited  
First Floor  
4 High Court  
Leeds  
LS2 7ES  
Or by email to [admin@kogentinsurance.com](mailto:admin@kogentinsurance.com)

Where you have made the request by electronic means, the information will be provided to you by electronic means where possible.

## Other websites

Our website may contain links to other websites. This Privacy Policy only applies to our own website so when you link to other websites you should read their own privacy policies. If this policy conflicts with any written contract that we have with you then the written contract shall take precedence.

## Complaints

If you have a complaint about how we use your information, then please contact us at:

Data Protection Officer  
Cogent Insurance Services Limited  
First Floor  
4 High Court  
Leeds  
LS2 7ES

If you have a complaint about the way in which your data has been processed, you can contact the ICO at: [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns).