



Privacy Policy

Last Updated: 15th Sep 2019

Taurus Insurance Services Limited understands that your privacy is important to you and that you care about how your personal data is used. **We** respect and value the privacy of everyone who visits any of our websites (“**Our Site**”) and will only collect and use personal data in ways that are described here, and in a way that is consistent with **our** obligations and your rights under the law.

Please read this Privacy Policy carefully and ensure that you understand it. Your acceptance of this Privacy Policy is deemed to occur upon your first use of **Our Site** **AND** You will be required to read and accept this Privacy Policy when purchasing any of **our** Products. If you do not accept and agree with this Privacy Policy, you must stop using **Our Site** immediately.

1. Definitions and Interpretation

In this Policy the following terms shall have the following meanings:

“Account”	means an account required to access and/or use certain areas and features of Our Site ;
“Cookie”	means a small text file placed on your computer or device by Our Site when you visit certain parts of Our Site and/or when you use certain features of Our Site . Details of the Cookies used by Our Site are set out in Part 14, below; and
“Cookie Law”	means the relevant parts of the Privacy and Electronic Communications (EC Directive) Regulations 2003;
"Our Site"	means this or any of the websites operated by Taurus or its group of companies;
"Product"	means a good, service or insurance policy supplied by Taurus to a customer via one of Our Sites or call centres;

2. Information About Us

Our Site is owned and operated by Taurus Insurance Services Limited, an Insurance Intermediary licenced and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.

Registered address: Taurus Insurance Services Limited, Suite 2209-2217, Eurotowers, Europort Road, Gibraltar.

Data Protection Officer:

Email address:	dpo@taurus.gi.
Telephone number:	0207 183 6081.
Postal Address:	Suite 2209-2217, Eurotowers, Europort Road, Gibraltar.

3. What Does This Policy Cover?

This Privacy Policy applies only to your use of **Our Site**. **Our Site** may contain links to other websites. Please note that **we** have no control over how your data is collected, stored, or used by other websites and **we** advise you to check the privacy policies of any such websites before providing any data to them.

4. What is Personal Data?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the “GDPR”) as ‘any information relating to an identifiable person who can be directly or indirectly identified in



particular by reference to an identifier’.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

5. What Are My Rights?

Under the GDPR, you have the following rights, which **we** will always work to uphold:

- a) The right to be informed about **our** collection and use of your personal data. This Privacy Policy should tell you everything you need to know, but you can always contact **us** to find out more or to ask any questions using the details in Part 15.
- b) The right to access the personal data **we** hold about you. Part 13 will tell you how to do this.
- c) The right to have your personal data rectified if any of your personal data held by **us** is inaccurate or incomplete. Please contact **us** using the details in Part 15 to find out more.
- d) The right to be forgotten, i.e. the right to ask **us** to delete or otherwise dispose of your personal data that **we** have stored (subject to certain contractual, legal and regulatory limitations). Please contact **us** using the details in Part 15 to find out more.
- e) The right to restrict (i.e. prevent) the processing of your personal data.
- f) The right to object to **us** using your personal data for a particular purpose or purposes (subject to certain limitations).
- g) The right to data portability. This means that, if you have provided personal data to **us** directly, **we** are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask **us** for a copy of that personal data to re-use with another service or business in many cases.
- h) Rights relating to automated decision-making and profiling.

For more information about **our** use of your personal data or exercising your rights as outlined above, please contact **us** using the details provided in Part 15.

Further information about your rights can also be obtained from the Information Commissioner’s Office or your local Citizens Advice Bureau.

If you have any cause for complaint about **our** use of your personal data, you have the right to lodge a complaint with the Information Commissioner’s Office.

6. What Data Do We Collect?

Depending upon your use of **Our Site** and **Our Products** **we** may collect some or all (but not limited to) of the following personal and non-personal data (please also see Part 14 on **our** use of Cookies and similar technologies):

- **Full name**
- **Date of birth**
- **Address**
- **Email address**
- **Telephone numbers**
- **Business name**
- **Payment details**
- **Social media handles**
- **IP address**
- **Web browser type and version**
- **Location information**
- **Operating system**
- **Mobile phone IMEI number**



- **Mobile phone contract supplier**
- **Device serial number**
- **Device make, model and value**
- **Device purchase date**
- **Proof of purchase**
- **Proof of usage**
- **Proof of Travel**
- **Copy of your Passport or Driving License**
- **Incident information supporting a claim**
- **Previous claims history**
- **Police theft and loss history**

7. How Do You Use My Personal Data?

Under the GDPR, **we** must always have a lawful basis for using personal data. This may be because the data is necessary for **our** performance of a contract with you, because you have consented to **our** use of your personal data, or because it is in **our** legitimate business interests to use it. Your personal data **may** be used for **one or more** of the following purposes:

- **Providing and Managing access to Our Site.**
- **Personalising your experience on Our Site.**
- **Providing our Insurance Products AND Services to you.** Your personal details are required in order for **us** to enter into a contract with you.
- **Personalising our Insurance Products AND Services for you.**
- **Communicating with you.** This may include responding to emails or calls from you.
- **Supplying you with marketing information by email AND/OR post that you have opted-in to.** You may unsubscribe or opt-out at any time by contacting opt-out@taurus.gi.
- **Analysing your use of Our Site and gathering feedback.** This is to enable us to continually improve **Our Site** and your user experience.
- **Analysing your usage of our Insurance Products provided to you.** This may include analysing the devices you have on cover over time and any claims raised so we can further tailor our products.
- **Servicing your Insurance Policy.** This will include inviting you to renew a policy to ensure on-going insurance coverage.
- **Administering an Insurance Claim.**
- **Performing necessary fraud checks.**

With your permission and/or where permitted by law, **we** may also use your personal data for marketing purposes, which may include contacting you by **email AND/OR post** with information, news, and offers on **our products AND/OR services**. You will not be sent any unlawful marketing or spam. **We** will always work to fully protect your rights and comply with **our** obligations under the GDPR and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt-out of marketing communications.

We use the following automated systems for carrying out certain kinds of **decision making AND/OR profiling**. If at any point you wish to query any action that **we** take on the basis of this or wish to request 'human intervention' (i.e. have someone review the action themselves, rather than relying only on the automated method), the GDPR gives you the right to do so. Please contact **us** to find out more using the details in Part 15.

- The following automated decision-making method(s) may be used:
 - Evaluating the circumstances of your insurance claim so that we may provide an



expedited claims experience. All claims that are not expedited are manually reviewed.

8. How Long Will You Keep My Personal Data?

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Your personal data will therefore be kept for the following periods (or, where there is no fixed period, the following factors will be used to determine how long it is kept):

- Personal information related to a personal insurance quote will be kept for a period 40 days;
- Personal information and any subsequent communications between **us** and **you** that are related to a purchased insurance policy **AND/OR** an insurance claim will be kept for a period of 7 years;
- All call recordings will be kept for a period of 7 years.

9. How and Where Do You Store or Transfer My Personal Data?

Under no circumstance do we share or sell personal information for any commercial or marketing purpose unrelated to the delivery of Taurus Products and Services without asking you first.

Where We store or transfer your personal data within the European Economic Area (the "EEA") your personal data will be fully protected under the GDPR or to equivalent standards by law. The EEA consists of all EU member states, plus Norway, Iceland, and Liechtenstein.

Where permitted by applicable law, we may transfer your personal data to the United States and other jurisdictions outside the European Economic Area ('EEA') for the purposes set out in this privacy policy. We have implemented standard contractual clauses approved by the European Commission with those organisations along with using companies who are participants in the EU-US Privacy Shield to ensure you have equivalent data protection rights as afforded within the EEA.

We share your data within the group of companies of which **we are** a part. Where this involves the transfer of personal data outside the EEA, **our** group ensures that personal data is protected by requiring all companies within the group to follow the same rules with respect to personal data usage. These are known as "binding corporate rules". More information on binding corporate rules is available from the [European Commission](#).

Please contact **us** using the details below in Part 15 for further information about the particular data protection mechanism used by **us** when transferring your personal data to a third country.

The security of your personal data is essential to **us**, and to protect your data, **we** take a number of important measures, including the following:

- Only allowing certain named individuals access to personal information only where there is a business need to do so, for example, when an agent reviews an insurance claim;
- Using strong encryption when processing your personal information.

10. Do You Share My Personal Data?

In addition to the third parties mentioned above, we may disclose your information to third parties for Our legitimate business interests or as follows to supply certain services. In some cases, those third parties may require access to some or all of your personal data that **we** hold.

- to payment providers for the processing of payments and refunds;
- to Insurers and scheme brokers in performance of a contract;
- to brand partners who we operate insurance schemes for on their behalf;
- to staff members in order to facilitate the provision of goods or services to you;
- to our affiliated entities to support internal administration;
- to logistics companies to arrange pickup and delivery of items and devices;
- to IT software providers that host our website and store data on our behalf;
- to suppliers of goods and services necessary for the performance of any contract you may have with us for example the supply of repair services or replacement devices;
- to professional advisers including consultants, lawyers, bankers and insurers who provide us with consultancy, banking, legal, insurance and accounting services;



- to HM Revenue and Customs, regulators and other authorities who require reporting of processing activities in certain circumstances; and
- to third parties who we may choose to sell, transfer or merge parts of our business or assets. Alternatively, we may seek to acquire other business or merge with them. If a change happens to our business then the new owners may use your personal data in the same way as set out in this privacy policy.

We may disclose personal data to the police, regulatory bodies, legal advisors or similar third parties where we are under a legal duty to disclose or share personal data in order to comply with any legal obligation, or in order to enforce or apply our website terms and conditions and other agreements; or to protect our rights, property, or safety of our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

If any of your personal data is required by a third party, as described above, **we** will take steps to ensure that your personal data is handled safely, securely, and in accordance with your rights, **our** obligations, and the third party's obligations under the law, as described above in Part 9.

If any personal data is transferred outside of the EEA, **we** will take suitable steps in order to ensure that your personal data is treated just as safely and securely as it would be within the UK and under the GDPR, as explained above in Part 9.

In some limited circumstances, **we** may be legally required to share certain personal data, which might include yours, if **we are** involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

11. How Can I Control My Personal Data?

11.1 In addition to your rights under the GDPR, set out in Part 5, when you submit personal data via **Our Site**, you may be given options to restrict **our** use of your personal data. In particular, **we** aim to give you strong controls on **our** use of your data for direct marketing purposes (including the ability to opt-out of receiving emails from **us** which you may do by unsubscribing using the links provided in **our** emails **or** at the point of providing your details **and** by managing your Account.

11.2 You may also wish to sign up to one or more of the preference services operating in the UK: The Telephone Preference Service ("the TPS"), the Corporate Telephone Preference Service ("the CTPS"), and the Mailing Preference Service ("the MPS"). These may help to prevent you receiving unsolicited marketing. Please note, however, that these services will not prevent you from receiving marketing communications that you have consented to receiving.

12. Can I Withhold Information?

You may access certain areas of **Our Site** without providing any personal data at all. However, to use all features and functions available on **Our Site** you may be required to submit or allow for the collection of certain data.

You may restrict **our** use of Cookies. For more information, see Part 14.

13. How Can I Access My Personal Data?

If you want to know what personal data **we** have about you, you can ask **us** for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal addresses shown in Part 15. To make this as easy as possible for you, a Subject Access Request Form is available for you to use. You do not have to use this form, but it is the easiest way to tell **us** everything **we** need to know to respond to your request as quickly as possible.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover **our** administrative costs in responding.

We will respond to your subject access request within **14 days** and, in any case, not more than one month of receiving it. Normally, **we** aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date **we** receive your request. You will be kept fully



informed of **our** progress.

14. How Do You Use Cookies?

Our Site may place and access certain first-party Cookies on your computer or device. First-party Cookies are those placed directly by **us** and are used only by **us**. **We** use Cookies to facilitate and improve your experience of **Our** Site and to provide and improve **our** products **AND/OR** services. **We** have carefully chosen these Cookies and have taken steps to ensure that your privacy and personal data is protected and respected at all times.

We also use some carefully selected 3rd party suppliers to enhance your online experience and they will place cookies on your computer for use on our website too.

Cookies are perfectly safe to be stored on your computer and almost all web browsers have cookie storing enabled as default. However, all browsers have the option of disabling cookies being stored on your computer if you wish to do this.

Please be aware that disabling all cookies on your browser will reduce your ability to shop online. We use cookies to process products in your basket and orders.

Certain features of **Our** Site depend on Cookies to function. Cookie Law deems these Cookies to be "strictly necessary". These Cookies are shown in the table below. Your consent will not be sought to place these Cookies, but it is still important that you are aware of them. You may still block these Cookies by changing your internet browser's settings as detailed below, but please be aware that **Our** Site may not work properly if you do so. **We** have taken great care to ensure that your privacy is not at risk by allowing them.

The following first-party Cookies may be placed on your computer or device:

Name of Cookie	Purpose	Strictly Necessary
ASP.NET_SessionId	Used to identify a user and track a user's progress through an insurance application.	yes
uservars	Used to identify referral of a user and certain user selections throughout the website.	yes

Our Site uses analytics services provided by Alphabet Inc. and Wingify. Website analytics refers to a set of tools used to collect and analyse anonymous usage information, enabling **us** to better understand how **Our** Site is used. This, in turn, enables **us** to improve **Our** Site and the **products AND services** offered through it.

The analytics service(s) used by **Our** Site use(s) Cookies to gather the required information. You do not have to allow **us** to use these Cookies, however whilst **our** use of them does not pose any risk to your privacy or your safe use of **Our** Site, it does enable **us** to continually improve **Our** Site, making it a better and more useful experience for you.

The analytics service(s) used by **Our** Site use(s) the following Cookies:



Name of Cookie	First / Third Party	Provider	Purpose
_ga	Third party	Alphabet Inc.	Used to provide end user usage analytics on our site.
_gat	Third party	Alphabet Inc.	Used to provide end user usage analytics on our site.
_gid	Third party	Alphabet Inc.	Used to identify the site for usage analytics on our site.
_vis_opt_s	Third party	Wingify	Used to provide end user usage analytics on our site.
_vis_opt_test_cookie	Third party	Wingify	Used to provide end user usage analytics on our site.
_vwo_uuid	Third party	Wingify	Used to provide end user usage analytics on our site.
_vwo_uuid_v2	Third party	Wingify	Used to provide end user usage analytics on our site.
Pnctest	Third party	Freshdesk Inc.	Used to identify a user chat session when navigating through different sections of our site.
AWSALB, FormSpringFormSession, FormSpringFormView, NID, PHPSESSID	Third party	FormStack	Used to identify a user and track a user's progress through a claim application.

In addition to the controls that **we** provide, you can choose to enable or disable Cookies in your internet browser. Most internet browsers also enable you to choose whether you wish to disable all Cookies or only third-party Cookies. By default, most internet browsers accept Cookies, but this can be changed. For further details, please consult the help menu in your internet browser or the documentation that came with your device. For further information about cookies and how to disable them please go to the Information Commissioner's webpage on cookies: <https://ico.org.uk/for-the-public/online/cookies/>.

You can choose to delete Cookies on your computer or device at any time, however you may lose any information that enables you to access Our Site more quickly and efficiently including, but not limited to, login and personalisation settings.

It is recommended that you keep your internet browser and operating system up-to-date and that you consult the help and guidance provided by the developer of your internet browser and manufacturer of your computer or device if you are unsure about adjusting your privacy settings.

15. How Do I Contact You?

To contact **us** about anything to do with your personal data and data protection, including to make a subject access request, please use the following details:

Email address: dpo@taurus.gi.
 Telephone number: 0207 183 6081.
 Postal Address: Suite 2209-2217, Eurotowers, Europort Road, Gibraltar.

16. Changes to this Privacy Policy

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if **we** change **our OR my** business in a way that affects personal data protection.

Any changes will be immediately posted on **Our** Site and you will be deemed to have accepted the terms



of the Privacy Policy on your first use of **Our** Site following the alterations. **We** recommend that you check this page (www.taurus.qi/privacy) regularly to keep up-to-date.