

# **Privacy Statement**

## **Introduction**

Please take a few minutes to read this Privacy Statement as it contains important information relating to the details that you give us when you use this aspect of the Green Flag Motoring Assistance website.

**A DIFFERENT PRIVACY STATEMENT APPLIES IF YOU PURCHASE GREEN FLAG MOTORING ASSISTANCE BREAKDOWN COVER ONLINE. PLEASE MAKE SURE THAT YOU READ THAT PRIVACY STATEMENT BEFORE PURCHASING.YOUR INFORMATION**



## **YOUR INFORMATION**

### **Who we are**

Green Flag Motoring Assistance is a trading name of UK Insurance Limited ("UKI").

You are giving your information to UKI who is a member of the Royal Bank of Scotland Group ("The Group"). In this Information statement '**we**' '**us**' and '**our**' refers to UKI unless otherwise stated.

For information about our Group of companies please visit [www.rbs.com](http://www.rbs.com) and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

### **Your electronic information**

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

### **How we use your information and who we share it with**

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information includes data about your transactions.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- where we are required or permitted to do so by law; or
- to other companies who provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

## **Sensitive Information**

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions) We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

## **Dealing with other people**

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

## **Fraud prevention agencies**

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee. If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

## **Security**

Any personal data saved is held safely on our mainframe computer, with security systems preventing unauthorised access and we always ensure it is treated confidentially. For further information regarding our security provisions please see note titled Further+ Security.

## **Cookies**

### **Visitors to our website**

When you visit this website, we collect standard internet log information and details of visitor behaviour patterns. We do this to find out things such as the number of visitors to the various parts of the site. We collect this information in a way which does not identify anyone. We do not make any attempt to find out the identities of those visiting this websites. We will not associate any data gathered from this site with any personally identifying information from any source. If we do want to collect personally identifiable information through our website, we will be up front about this. We will make it clear when we collect personal information and will explain what we intend to do with it.

### **What is a cookie?**

A cookie is a text-only string of information that a website transfers to the cookie file of the browser on your computer's hard disk so that the website can remember who you are. Cookies are used to make websites work and improve the efficiency of a website. Cookies are also used to ensure that we provide effective security when using of our website. Cookies can help a website to arrange content to match your preferred interests more quickly - most major websites use cookies. Cookies alone cannot be used to identify you.

A cookie will typically contain the name of the domain from which the cookie has come; the "lifetime" of the cookie; and a value, usually a randomly generated unique number.

Two types of cookies are used on this website:

**Session Cookies:** These are temporary cookies that remain in the cookie file of your browser until you close your browser.

**Persistent Cookies:** These are stored on your computer until they expire or you remove them.

Persistent cookies store your personal preferences such as your language preferences on multi-lingual sites to make subsequent visits easier. They also remember questions we have asked you previously, such as a request to complete an online survey. A persistent cookie will prevent you from being asked to complete the same survey every time you visit the website.

**Third party cookies:** We work with third parties who, on our behalf, research the use of our website and activities on it. In doing so they may place a cookie on your computer. However it would not contain any personal information that others could read and understand.

We also work with third parties to evaluate the effectiveness of our advertising and promotions on third party websites. Again, the cookie would not contain any personal information that others could read and understand.

### Cookies used on this website

Details and a brief description of cookies used on this website can be found on the following table:

Grouped Cookie Name	Description
<b>Session ID</b>	'Session ID' cookie to maintain a user's session and allow data to be passed between different online forms, this cookie exists only for the duration of the user's session.
<b>Metafaq</b>	Provides an online Frequently Asked Questions facility to assist users of our website. All 'metafaq' cookies are used to maintain the user's session, to provide insight to us in what questions our users are asking and to enable us to optimise this facility for our users and ultimately improve the service we offer.
<b>Safe Browsing</b>	'Safe browsing' cookie, provided by Google, Inc. This allows us to verify with Google that the site is free from suspected phishing and malware pages.
<b>Social Media</b>	Our website provides the facility for user's to link content on its website with a user's chose social media platform. In order for this facility to operate we use these platform's cookies, which exist only for the duration of a user's session.
<b>Analytics &amp; Optimisation</b>	Web analytics platform and a multi-variant testing platform to monitor and optimise this website, both of which utilise cookies to capture anonymous data about a user's journey and aggregate this data up to analyse trends. These cookies last longer than the user's session so that we can understand whether a user us a first time, or a returning visitor.
<b>Ad Tracking</b>	We use ad tracking cookies to measure the effectiveness of our online marketing campaigns.
<b>Affiliate Tracking</b>	Our affiliate network use cookies to measure the effectiveness of our affiliate network's marketing campaigns.

### Web Beacons

Some of our Web pages may contain electronic images known as Web Beacons (sometimes known as clear gifs) that allow us to count users who have visited these pages. Web Beacons collect only limited information which includes a cookie number; time and date of a page view; and a description of the page on which the Web Beacon resides. We may also carry Web Beacons placed by third party advertisers. These Beacons do not carry any personally identifiable information and are only used to track the effectiveness of a particular campaign.

## How to refuse use of cookies

You may refuse the use of cookies by changing your internet browser settings to disable the use of cookies. Please note that a refusal to accept the use of cookies may result in the loss of useful functionality of the site; you may experience slower running times and you may not be able to access all website content.

## How to disable cookies in your browser

The use of cookies can be prevented by changing your internet browser settings. Each browser has a different procedure for disabling the use of cookies. We have provided details of how to disable the use of cookies for main browsers below. If you have any questions or technical issues, please contact your browser directly.

Browser	Action Required	Process
<b>Internet Explorer 9.0+</b>	To prevent new cookies from being installed	<ul style="list-style-type: none"> <li>- Go to Tools in the menu bar</li> <li>- Click on Internet Options</li> <li>- Click on the Privacy tab on top</li> <li>- Move the slider up to the "Block all Cookies" button</li> </ul>
<b>Internet Explorer 9.0+</b>	To delete existing cookies	<ul style="list-style-type: none"> <li>- Go to Tools in the menu bar</li> <li>- Click on Internet Options</li> <li>- Click on the General tab which should be under "Browsing History" and click "Delete"</li> </ul>
<b>Internet Explorer 8.0+</b>	To prevent new cookies from being installed	<ul style="list-style-type: none"> <li>- Go to Tools in the menu bar</li> <li>- Click on Internet Options</li> <li>- Click on the Privacy tab on top</li> <li>- Click on "Sites"</li> <li>- A new window should open called "Per Site Privacy Actions"</li> <li>- Type in the URL of the site in the "Address of website" box and click on Block</li> </ul>
<b>Internet Explorer 8.0+</b>	To delete existing cookies	<ul style="list-style-type: none"> <li>- Go to Tools in the menu bar</li> <li>- Click on 'Internet Options'</li> <li>- Click on the Privacy tab on top</li> <li>- Click on "Sites"</li> <li>- A new window should open called "Per Site Privacy Actions"</li> <li>- Under the "Managed websites" box should be a list of all the websites you have visited</li> <li>- To remove all cookies click on the "Remove all" button</li> </ul>
<b>Internet Explorer 7.0+</b>	To prevent new cookies from being installed	<ul style="list-style-type: none"> <li>- Go to Tools in the menu bar</li> <li>- Click on Options</li> <li>- Click on the Privacy tab on top</li> <li>- Click on the Advanced button</li> <li>- Select "Prompt" for both "First party cookies" and "Third Party Cookies"</li> </ul>
<b>Internet Explorer 7.0+</b>	To delete existing cookies	<ul style="list-style-type: none"> <li>- Go to Tools in the menu bar</li> <li>- Click on Options</li> <li>- Click on the General tab on top</li> <li>- In the "Browsing History" section, click on "Delete"</li> <li>- Click on "Delete Cookies"</li> </ul>

Browser	Action Required	Process
<b>Firefox 2.0+, 3.0+, 4.0+</b>	To prevent new cookies from being installed	<ul style="list-style-type: none"> <li>- Go to Tools in the menu bar</li> <li>- Click on Options</li> <li>- Click on the Privacy tab</li> <li>- Disable the box that says "Accept Cookies From sites"</li> </ul>
<b>Firefox 2.0+, 3.0+, 4.0+</b>	To delete existing cookies	<ul style="list-style-type: none"> <li>- Go to Tools in the menu bar</li> <li>- Click on Options</li> <li>- Click on the Privacy tab</li> <li>- Click on "Clear Now"</li> <li>- Select "Cookies"</li> <li>- Click on "Clear Private Data Now"</li> </ul>
<b>Google Chrome</b>	To prevent new cookies from being installed	<ul style="list-style-type: none"> <li>- Click on the spanner icon in the top right of the browser</li> <li>- Click on "Options"</li> <li>- Click on "Under the Bonnet" (UK) / "Under the Hood" (US)</li> <li>- Click on the "Content settings" button in the Privacy section</li> <li>- Ensure that "Allow local data to be set" is selected</li> <li>- Select "Block sites from setting any data"</li> </ul>
<b>Google Chrome</b>	To delete existing cookies	<ul style="list-style-type: none"> <li>- Click on the spanner icon in the top right of the browser</li> <li>- Click on "Options"</li> <li>- Click on "Under the Bonnet" (UK) / "Under the Hood" (US)</li> <li>- Click on the "Content settings" button in the Privacy section</li> <li>- Click on the "Clear browsing data" button</li> </ul>
<b>Safari</b>	To prevent new cookies from being installed	<ul style="list-style-type: none"> <li>- Go to the Safari menu (icon in top right of browser) and select Preferences</li> <li>- In the popup window that appears, select the Security icon (a padlock)</li> <li>- Under "Accept Cookies", select the "Never" button</li> </ul>

## Further information on cookies

If you would like further information on cookies, please go to [www.allaboutcookies.org](http://www.allaboutcookies.org)

## Further Security

We take security very seriously and we use one of the strongest available security systems to protect your communications with us. Whenever you fill in a form, such as a request for a quote, it is automatically protected using something called a Secure Socket Layer (SSL) between your computer and ours. SSL works in the following ways: It prevents impersonation - you can tell that you are using a genuine SSL site by the padlock symbol at the bottom of the screen. Clicking on either the padlock or the image opposite will reveal our Registration Certificate that is issued by Verisign, a leading Internet security company

It encrypts data - as soon as your computer has recognised our computer they encrypt all information that is passed between them. Data encryption means that no one else can read or change your information as it travels over the Internet. It prevents scrambling - SSL uses a Message Authentication Code (MAC) to prevent anyone tampering with our Internet site. Your computer will always check this code before it takes a message from us. This means that if anyone tried to interfere with a message, your computer would not recognise the code and would alert you.

\*There are two minor problems with Microsoft Internet Explorer. Neither problem has any effect on the actual security in force, but may make it appear to you as if it is not fully secure. Internet Explorer 4. The padlock symbol does not always appear at the bottom when it should. A full description of this error, number Q154621, is at <http://support.microsoft.com/support/kb/articles/Q154/6/21.asp>

Internet Explorer 5. If you click on the padlock symbol to view the security certificate the following message may be displayed: "This certificate has failed to verify for all of its intended purposes". The other details of the certificate shown are correct. A full description of this error, number Q233479, is at <http://support.microsoft.com/support/kb/articles/Q233/4/79.asp>