



YOUR PRIVACY

Privacy Notice

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our means Original Insurance Services Ltd and any trading names associated with the group and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

Who we are

Kia Car Insurance is provided by Original Insurance Services Limited, which is registered in England and Wales Company No. 05686831, at Batchworth House, Church Street, Rickmansworth, Herts, WD3 1JE, and authorised and regulated by the Financial Conduct Authority. It is underwritten by Allianz Insurance plc, registered in England No. 84638 at 57 Ladymead, Guildford, Surrey, GU1 1DB. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 121849).

General

By using this site you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with using this site as it will also apply to them. In the event of any inconsistency between these terms and conditions and the terms of any policy or other product we provide to you the terms of the specific policy or product shall have precedence.

If any provision of these terms and conditions are held by any competent authority to be invalid or unenforceable in whole or in part, the validity of the other provisions of this agreement and the remainder of the provision in question will not be affected. English law will apply to this agreement and the parties agree to submit to the non-exclusive jurisdiction of the English courts. Save as expressly provided elsewhere these terms and conditions shall apply only between us and you and no other person shall be entitled to benefit from them.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, data may need to be collected about you or others which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). This information will be processed and shared by Allianz Insurance plc, Original Insurance Services, their holding companies, and Kia Motors UK Limited (KMUK). Please ensure that you only provide any sensitive information about other people with their agreement.



Data protection

Allianz Insurance plc, Original Insurance Services, their holding companies, and KMUK will use the information collected about you (which may include some sensitive data) and anyone you chose to include in your policy, to arrange, underwrite and administer your Kia Insurance policy.

The details you have provided may be used to send you information about other products and services or to carry out research. You may be contacted via letter, telephone, email or text message. Your information may also be used for offering renewal, statistical purposes and crime prevention. Your details may be shared with other insurance organisations (such as loss adjustors, or investigators) to help handle claims.

Your personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English Law.

Your details are stored, but will not be kept for longer than necessary. Under the terms of the Data Protection Act 1998 you are entitled to a copy of all the information held about you for which a fee may be charged. Please be assured that your personal details will not be made available to any company outside of Allianz Insurance plc, Original Insurance Services, their holding companies, and KMUK to use for their own marketing purposes. If you would prefer not to receive information from any of these companies please write to: The Compliance Officer, Kia Insurance, Batchworth House, Church Street, Rickmansworth, Herts, WD3 1JE, or email **opt-out@kiacarinsurance.co.uk**

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVA (Northern Ireland), the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- a) Electronic licensing
- b) Continuous insurance enforcement
- c) Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- d) The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), Insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your



correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com. You should show these notices to anyone insured to drive the vehicle covered under the policy.

Fraud Prevention, Detection and Claims History

In order to detect or prevent fraud we may at any time:

- Check your details against, or file your details with, a range of registers and anti-fraud databases;
- Check your details with fraud prevention agencies,

and if false or inaccurate information is provided and fraud is identified, details will 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 details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please call us on 0330 102 8831 if you would like to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Insurers pass information to the Claims Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search the register including when we deal with your request for insurance. Under the conditions of your policy you must tell us about an incident (such as a fire or theft) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it to the database. We can supply more information on the database if you request it. You should show this notice to anyone who has an interest in property insured under this policy.

Allianz Insurance plc may seek information from other insurers and information agencies to check the information you may have supplied and Allianz Insurance plc may provide the information you have supplied to other insurers for the same purpose.

Credit searches and accounting



In assessing your application/renewal, we may search files made available to us by credit reference agencies. They may keep a record of that search. We may also pass to credit reference agencies information we hold about you and your payment record with us. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by us, acceptance or rejection of your application will not depend solely on the results of the credit scoring process.

Automatic or continuous renewal

If you have given us authority to apply automatic or continuous renewals to your policy, when your policy is due for renewal, we will renew it for you automatically. This saves you the worry of remembering to contact us prior to the renewal date. In order to offer this service, we need to store your credit/debit card, or bank details on file.

We will write to you 14 days before the policy expires with full details of your next year's premium and policy conditions. We will also issue you with a new Certificate of Motor Insurance. Should we decide that we will not renew your policy, we will notify you in writing 14 days prior to the renewal date.

If you would like to withdraw automatic or continuous renewal from your policy, please write to: Customer Services, Kia Insurance, Batchworth House, Church Street, Rickmansworth, Hertfordshire WD3 1JE or telephone 0330 100 0470.

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, please call 0330 102 8831. In some exceptional cases we may also deal with other people who call on your behalf, with your consent.

Third party websites

This website may contain hyper links to websites operated by third party partners. The operation and content of those websites shall be determined by the organisation which controls the website and this will be governed by separate terms and conditions. Links are provided for convenience only and inclusion of any links should not be taken to imply endorsement in any way of the site to which it links. We accept no responsibility or liability for the contents of any other website.

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Further information

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