

INTRODUCTION

This privacy notice tells you what to expect when Ramasis collects your data.

LOOKING AFTER YOUR INFORMATION

When you use Ramasis, you trust us with your information. This is our Privacy Notice, which is meant to help you understand what data we collect, why we collect it and what we do with it. We believe this is important information, so please read it carefully.

USING THIS NOTICE

We have tried to make our policy as easy to understand as possible. If you have any questions about how we treat your data, please don't hesitate to ask. You can email us on compliance@ramasis.co.uk.

WHY WE COLLECT INFORMATION

We collect and store your personal information so that we can find you insurance. We use your information to find you insurance quotes, administer your policy, support you and improve the service we provide. We may also share relevant information with you, or parties involved with your insurance policy. We don't sell your information. We collect your information to establish the contract and record information required to comply with legal obligations. This information is held under contract to protect legitimate interests of insurers, Ramasis and finance providers.

WHEN WE COLLECT YOUR INFORMATION

We will collect information from you when you:

use our website

We use cookies to help you navigate through the quote pages on our website and to help us understand who is using our website.

speak to us on the telephone

We record all calls for security, training, and crime prevention.

give us information to get a quote

The information you use when get a quick quote or a full quote is used to decide whether to offer you cover, the terms of cover and the price.

provide us documents to support your application

Insurance companies need to see evidence of certain things to make sure your policy is based on correct information. As your broker, we are responsible for gathering some of this information. We may also refer to other sources of information, including the Claims and Underwriting Exchange, industry fraud databases or the financial sanctions list, anti-money laundering, insolvency and credit checking services.

ask us to send you a quote

We record your contact information when you ask us to send you a quote.

write to us, email us, use social media or chat with us online

We keep records of all the letters, emails, and webchats that we receive. When you communicate with us through social media, we record your information to help us develop our services. Social media providers also record this information.

respond to any marketing, customer surveys or promotional offers

We store information from your responses to help enhance our service and share more information with you.

subscribe to our newsletters or blogs

We use this information to make sure we keep you up to date with our newsletters or blogs.

if you visit our offices

You will be required to sign a visitor's book and will be recorded on CCTV.

HOW WE USE YOUR INFORMATION

your personal information

The main reason we use your information is to help us find insurance for you. We will do this when you ask us to find you a new quote or when we are renewing insurance policies. We only use your information to help provide you with the services you ask for.

You should be aware that our assessment may involve an automated decision to check for customer suitability in finding the right policy for you. We will share your information with insurers, intermediaries, and other service providers as part of this process. This information may include personal and sensitive data such as convictions and offences data. We provide this information for the express purpose of providing a quote, and other companies are not allowed to store your information for any other purpose. We also analyse data to identify products and services that customers may be interested in; this is commonly known as profiling. You have the right to object to the use of profiling activities and the use of automated decision making (services/tools and techniques), however in those situations it may prevent us from being able to provide you with insurance.

We will only engage with legitimate providers in this process and only when we're sure your data will be treated properly. Other than finding you a quote, we will only share your information with other parties if we are legally obliged to, to prevent crime or to help manage your insurance policies. If we need to provide your information to another company, outside of this, we will ask your permission first.

We'll also use your information to get in touch with you about your insurance needs and to help manage the products that you buy from us. This includes checking some of the facts and information provided during the application process.

You should remember that, if you share information on public forums, this information may be available to other people. Please take care when using things like social media. If you have a query about your policy, we would recommend you get in touch by emailing compliance@ramasis.co.uk.

cookies

Cookies are text files that help websites to identify the computer being used. Cookies are downloaded onto your computer.

Most websites use cookies, and so do we. When your computer first logs onto Ramasis's website, you would have seen a warning – which you could choose to accept or decline. You can then continue without adding further cookies, but if you want to make an application through our website, you'll need to accept cookies to do that.

We also use cookies from trusted third parties. We will only use these cookies when we are confident that your data will be stored in line with the law. The main provider we use is Google Analytics. This uses a third-party cookie that helps us to track how the site is used. Being able to see what works for our customers is an important way to help us make our service the best it can be.

STORING YOUR INFORMATION

We use a combination of physical and cloud-based storage to ensure that your information is stored safely. When we engage service providers who store your information, we always make sure that your data is held in line with the law. We retain your information for while we need it to provide the services you've asked for. We then keep it for six years so it can be accessed if it is needed for legal reasons.

ACCESS TO YOUR INFORMATION

You have the right to: -

- **Rectification** - request us to rectify any personal information you believe to be inaccurate.
- **Erasure** - Ask us to erase your personal information under certain circumstances.
- **Restriction** - Ask us to stop using your personal information under certain circumstances.
- **Data portability** – ask us to transfer the personal information you have provided is transferred to another third party of your choice. All requests to move information in this way are reviewed on a case-by-case basis, to assess whether they meet the UK GDPR criteria for data portability.
- **Access** – your personal information. If you have specific queries, we will usually be able to provide this free of charge over the telephone. There is no charge if you wish to make a subject access request for more detailed information. However, there may be a charge to cover our cost for any onerous request. We will aim to respond to all valid requests within one month. We may take longer to respond if your request is particularly complex, or it relates to a particularly large volume of information. If we believe your request is likely to take over one month, we will engage with you to make you aware of this.

IF YOU ARE UNDER 16 YEARS OLD

If you are under 16, then you should seek your parents' permission before providing any personal information. Users without this consent are not allowed to provide us with personal information.

NEWSLETTERS, MAILING LIST, REQUESTS FOR INFORMATION

If you allow us to or have previously allowed us, we may – from time to time – get in touch about new products or services we can offer. This might include sharing information about services that can be provided for other types of insurance through Ramasis.

If you decide to opt out, we will remove you from our mailing lists – but then you won't be able to access the promotional offers or discounts that might be available.

ENQUIRIES ABOUT YOUR DATA

In the first instance, you should contact our Data Protection Officer at:



compliance@ramasis.co.uk



01707 622 744



Ramasis Limited
28 Station Close
Potters Bar
EN6 1TL

If you are still unhappy with the way we are handling your personal information, you can complain to the Information Commissioners Office through:- [Make a complaint | ICO](#)

Use of the Safely Insured Smartphone App:

If you use the Safely Insured smartphone app we will need to collect, access, and share data from your mobile device for the purpose of app functionality and performance improvements.

The App will access personal data on your mobile device through:

- Information held on your mobile device (e.g., Phone model, device ID and OS version)
- Information you have permitted the app to access via app permissions.

The App will access/collect the following data:

- Device background location through network and GPS (to enable the app to automatically detect trips)
- Phone calls and read status/ identity (to allow phone calls to be made through the app)
- Wi-Fi, Bluetooth, and network status and connections
- Phone model, Device ID, and OS version

We will share your personal data with third parties for the purpose of calculating driving style scores, assessing the performance and stability of the app and improving the features and performance of the app. Your driving data may be used by third parties on our behalf for the purpose of analytics and improving app functionality however will be anonymised before being shared for this purpose.

Transferring personal information outside the UK (Telematics policies only)

Some of the organisations we share your personal information with may be located in the European Union (EU) where your personal information is protected by laws equivalent to those in the UK. If we have to transfer data to organisations in a third country outside the EU, our contracts with these parties require them to provide an equivalent level of protection for your personal information to ensure your data continues to be protected by ensuring appropriate safeguards are in place.