

Privacy Policy

Next Risk Solutions Limited

1. Our contact details:

Name:	Next Risk Solutions Limited trading as Quote Detective
Address:	3 rd Floor Cwmbran House Mamhilad Park Estate Pontypool Torfaen NP4 0HZ
Telephone:	0333 222 4005
Email:	contact@quotedetective.com
Website:	www.quotedetective.com

Next Risk Solutions Limited is a registered company in England and Wales (No 08503000) and is authorised and regulated by the Financial Conduct Authority (No 705135).

Next Risk Solutions Limited is registered with the Information Commission as a data controller.

2. The type of personal information we collect:

We will only collect and process necessary information - currently this is the following information:

- Personal data (including special category data), such as:
 - Name
 - Address
 - Date of birth
 - Occupation
 - Driving licence information
 - Claims information
 - Health information
 - Criminal offence information
 - Where applicable, telematics information such as:
 - Driving behaviour (e.g. speed, braking, cornering, distracted driving)
 - Journey information (e.g. journey location, length, duration, mileage)
 - Potential crash detection
 - Telematics device tampering

3. How we get the personal information and why we have it:

Most of the personal information we process is provided to us directly by you for the following reasons:

- To identify you when we are in contact with you.
- To provide you with a motor insurance quotation that meets your demands and needs.
- Where you have purchased a policy through us, to manage and administer the policy services (for example, mid-term changes, renewal quotations etc.)

We also receive personal information indirectly, from the following sources in the following scenarios:

- Where you have entered information into a price comparison website and given consent for this information to be passed onto us.
- From another individual who you have confirmed they have your permission to provide your personal information.
- From telematic devices and/or mobile phone applications related to telematic insurance policies.

We will share your information with the following organisations strictly for the purpose of administering your insurance policy:

- Insurers
- Price comparison websites
- Credit reference agencies
- Finance providers
- Fraud prevention agencies
- Claims handling businesses
- The Claims and Underwriting Exchange Register
- Insurance software houses
- Debt collection companies
- Where applicable, telematics companies

We do not sell your data to third parties.

Under the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing this information are:

- a. Your consent. You are able to remove your consent at any time. You can do this by contacting us using the details stated under section 1 'Our contact details'.
- b. We have a contractual obligation as the insurance intermediary providing you with your motor insurance policy.
- c. We have a recognised legitimate interest as the insurance intermediary to ensure your motor insurance policy is setup correctly.

4. How we store your personal information:

We will store your information securely and only keep it for as long as required by law and our regulators. After this time, we will dispose of your information securely via confidential destruction businesses.

5. Cookies:

Our website uses cookies. These are small pieces of data that a website stores on your computer's hard drive after you've been to that website. Each cookie contains information about your visit to the website, such as which pages you visited and which products and services you said you were interested in. The next time you visit the site, the cookie will tell the site that you've been there before.

We will use cookies to identify and remember your preferences for different types of information after you've visited our website, and to track your progress through the site. We will then use this information to try to enhance your experience when you use our site. For example, we might be able to avoid showing you information or screens you've already seen or give you information we think you may be interested in, based on your previous visits to our website.

There are two main categories of cookies:

- Persistent cookies - These cookies stay on your computer until they are removed manually or automatically.
- Session cookies - These cookies remain on your computer until you close your browser when they are automatically deleted.

5.1 Essential cookies:

Essential cookies are technical cookies that are required for the operation of our sites. Without essential cookies our web site can't operate properly. Essential cookies include for example, cookies that enable you to log into secure areas.

5.2 Performance cookies:

Performance cookies allow us to recognise and count the number of visitors to our web site and to see how visitors move around them. This helps us to improve the way our web site works by enabling us to tailor our site to the way visitors use them. The information we collect from performance cookies is aggregated which means that we cannot identify you from it.

You can refuse cookies by activating the relevant setting on your browser. However, if you do so you may not be able to access all or parts of our sites. If you carry on using our sites and do not change your browser settings, we'll assume you consent to us using cookies as described above.

You'll find more information about cookies at www.allaboutcookies.org, which gives details on how to delete cookies from your computer. For information on how to do this on your mobile phone browser, please see your handset manual.

6. Links to other websites:

Links to third party websites are provided solely for your convenience. When you activate these links, you will leave our website. We do not endorse or take responsibility for the content on third party websites, or the availability of those websites and we are not liable for any loss or damage that you may suffer by using those websites. If you decide to access linked websites, you do so entirely at your own risk. We do not accept responsibility or liability for the privacy policies and practices of other websites and therefore recommend that you check the policy on each website you use.

7. Your data protection rights:

Under data protection law, you have rights including:

- Your right of access:
 - You have the right to ask us for copies of your personal information.
- Your right to rectification:
 - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.
- Your right to erasure:
 - You have the right to ask us to erase your personal information in certain circumstances.
- Your right to restriction of processing:
 - You have the right to ask us to restrict the processing of your personal information in certain circumstances.
- Your right to object to processing:
 - You have the right to object to the processing of your personal information in certain circumstances.
- Your right to data portability:
 - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

When receiving a quotation from us online, our pricing systems will have made automatic decisions based on the information you have provided - you have the right to query these decisions by contacting us using the details stated under section 1 'Our contact details'.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you. If you wish to make a request, please contact us using the details stated under section 1 'Our contact details'.

8. How to complain:

If you have any concerns about our use of your personal information, you can make a complaint to us using the details stated under section 1 'Our contact details'.

You can also complain to the Information Commission if you are unhappy with how we have used your data:

Information Commission - Contact Details:	
Address:	Information Commissioner's Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF
Helpline:	0303 123 1113
Website:	www.ico.org.uk