

Privacy Policy

Penk Insurance Services Limited has created this privacy statement in order to demonstrate our firm commitment to safeguarding the privacy of our website visitors and customers. In choosing to use this website you are agreeing to the terms of this privacy policy, so please familiarise yourself with its contents.

What information do we collect?

We may collect, store and use the following kinds of personal information:

- about your computer and about your visits to and use of this website, such as your IP address, geographical location, browser type, referral source, length of visit and number of page views
- relating to any transactions carried out between you and us or your insurer, on or in relation to this website. This includes information relating to any quotes or renewal invitations you receive, or purchases you make, of the products and services we offer, as well as changes you make to your quotes or policies or claims you make through them
- that you provide to us for the purpose of registering with us including your email address, name, address, business name and address and details of other policies that you hold
- that you provide to us for the purpose of subscribing to our website services, email notifications and/or newsletters
- that you provide to us in the course of using our Customer Services facilities any other information that you choose to send to us.

Cookies

We use cookies on this website. A cookie is a text file sent by a web server to a web browser, and stored by the browser. The text file is then sent back to the server each time the browser requests a page from the server. This enables the web server to identify and track the web browser.

We may send a cookie which may be stored by your browser on your computer's hard drive. We may use that information to recognise your computer when you visit our website, and to personalise our website for you.

We may also use the information we obtain from the cookie in the administration of this website, to improve the website's usability and for marketing purposes.

Most browsers allow you to refuse to accept cookies. This will, however, have a negative impact upon the usability of many websites, including this one.

We use an analytics programme to monitor use of this website. This programme generates statistical and other information about website use by means of cookies, which are stored on users' computers. The information generated relating to our website is used to create reports about the use of the website.

Using your personal data

Personal data submitted on this website will be used for the purposes specified in this privacy policy or in relevant parts of the website.

We may use your personal information to:

- administer and assist you with your quotes, policies and claims;
- send you details of policies purchased via the website, and supply to you services purchased via the website
- send statements and invoices to you, and collect payments from you create and inform you of products or services that may better meet your needs;
- conduct market research and tracking of advertising, enquiry and sales data administer the website
- improve your browsing experience by personalising the website enable your use of the services available on the website;
- send you general (non-marketing) commercial communications
- send you email notifications which you have specifically requested
- send you newsletters and other marketing communications relating to our business or the businesses of carefully selected third parties which we think may be of interest to you by post or, where you have specifically agreed to this, by email or similar technology
- provide third parties with statistical information about our users – but this information will not be used to identify any individual user
- deal with enquiries and complaints made by or about you related to the website.

You can inform us at any time if you no longer require marketing communications to be sent by emailing us at dp@penkinsurance.com

Providing information to third parties

Penk Insurance Services Limited will not sell, trade or rent your information for the purposes of direct marketing.

We will never disclose information about you to third parties, except to fulfil your specific instructions for a product or in the event that third parties deliver the relevant service. For example, if you take out an insurance policy provided by a third party, they will need your details in order to administer the policy and process any claims.

Similarly, if you choose to spread the cost of your insurance over the year, your payment details may be passed to a third party company to set up and administer the financing for your premiums. Penk Insurance Services Limited does not currently retain any of your debit card or credit card payment details.

Other circumstances where we are operationally or contractually obliged to pass on your information may be where third parties administer part or all of the service,

underwriting, for pricing purposes, testing, and to maintain management information for business analysis.

Linking from third party websites

If you linked to our website from a third party site, we may share some of your information with the third party site operator. The third party may use this information for:

- market research and tracking of advertising, enquiry and sales data
- sending you information about our products and services
- sharing the information with their associate companies to enable them to send you information which may be of interest to you.

We will supply the third party site operator with information such as the effective date of any insurance policy which you purchase through our website and any premiums (including any renewal premiums) paid for that policy. They will only use this information for internal business and accounting purposes to invoice Penk Insurance Services Limited for internet marketing services.

Other disclosures

In addition to the disclosures reasonably necessary for the purposes identified elsewhere in this privacy policy, we may disclose information about you:

- to the extent that we are required to do so by law, and
- to the purchaser, or prospective purchaser, of any business or asset which we are, or are contemplating, selling.

Except as provided in this privacy policy, we will not provide your information to third parties.

International data transfers

Information that we collect may be stored and processed in and transferred between any of the countries in which we operate in order to enable us to use the information in accordance with this privacy policy.

If you are in the European Union, information which you provide may be transferred to countries (including the United States, Australia, India and Japan) which do not have data protection laws equivalent to those in force in the European Union. You expressly agree to such transfers.

Security of your personal data

We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information.

We will store all the personal information you provide on our secure servers. All electronic transactions you make to or receive from us will be encrypted using SSL technology.

Of course, data transmission over the internet is inherently insecure, and we cannot guarantee the security of data sent over the internet.

You are responsible for keeping your user name and password confidential. We will not ask you for your password.

Policy amendments

We may update this privacy policy from time-to-time by posting a new version on our website. You should check this page occasionally to ensure you are happy with any changes.

We may also notify you of changes to our privacy policy by email.

Your rights

You may instruct us to provide you with any personal information we hold about you. Provision of such information may be subject to the payment of a fee (currently fixed at £10.00) by credit or debit card.

You may instruct us not to process your personal data for marketing purposes by email by sending an email to dp@penkinsurance.com at any time. In practice, you will usually either expressly agree in advance to our use of your personal data for marketing purposes, or we will provide you with an opportunity to opt-out of the use of your personal data for marketing purposes.

Please note that we may still send you email reminders about changes you make to your business insurance policies, when your policies are coming up for renewal, and so on.

Third Party websites

The Penk Insurance Services Limited website contains links to other websites. We are not responsible for the privacy policies or practices of third party websites. Their inclusion cannot be taken to imply any endorsement or validation by us of their content.

Penk Insurance Services Limited is not responsible for any privacy practices in place for third party websites, nor do we accept any liability in connection with their content.

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.

Updating information

Please ensure that the personal information we hold about you is correct and up-to-date using the facilities available on this website.

Our liability to you

We endeavour to publish accurate, up-to-date information on this site, but Penk Insurance Services Limited does not accept any liability for any inaccuracies or omissions. Nor does Penk Insurance Services Limited accept liability for any direct, indirect, special, consequential or other losses or damages of any kind arising from the use of this website or information contained within it.

Contact

If you have any questions about this privacy policy or our treatment of your personal data, please write to us by email at dp@penkinsurance.com

If you would like a copy of the information we hold about you, please send an email to dp@penkinsurance.com. Provision of such information may be subject to the payment of a fee (currently fixed at £10.00) by cash, debit card or credit card.