

Drivology - Privacy Policy

April 2017 edition

Drivology is a trading name of Drivology Limited, registered in England and Wales (No. 08271091). Drivology is an appointed representative of Insurance Factory Ltd. Insurance Factory Ltd is authorised and regulated by the Financial Conduct Authority (No. 306164) and is registered in England and Wales (No.02982445).

Both Drivology & Insurance Factory's registered office is: 45 Westerham Road, Sevenoaks, Kent, TN13 2QB.

Drivology Privacy Policy

This policy explains how we will collect store and use your information.

We respect the privacy of everyone who visits our website, uses our app, or calls us and we follow stringent data security procedures in the storage and disclosure of your information as required by law under the Data Protection Act 1998.

About Drivology

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Details of both Drivology's and Insurance Factory's registration can be checked on the Financial Services Register at www.fsa.gov.uk/register/home.do. Drivology is registered with the Information Commissioner's Office (ICO) under registration reference ZA039939.

You can contact us by calling 03300 248 306 or by emailing customerservice@drivology.co.uk

How the data we collect can affect your premium

The app collects data and information about your driving behaviour and that of any named drivers.

If you decide to buy a car insurance policy from us, the app will enable all information and data that is collected to be directly linked to your car insurance policy. The app has sensors that collect information about how you drive.

Some of the information the app collects includes: your vehicle registration and insurance policy number (if you choose to buy an insurance policy from us), the direction you are driving, date, time, latitude, longitude and speed. This information is needed to help us determine how, when, and where you are driving your car, in order to provide you with a fairer insurance premium. As a result of collecting this information, the rate of your premium can go up or down. If we did not collect this data, we would be unable to determine your driving behaviour and therefore would be unable to offer you our Drivology car insurance product.

This information is collected and stored by us or by third parties (sub-contractors) on our behalf. By taking out a car insurance policy with Drivology, you agree to share this personal information with us. When you contact us, you agree we may keep and use records of that communication.

The information we collect

We collect your name, address, email address, medical data, trip data, location and any other information that you input into the website, the app, or supply to us, to allow us to provide you with a quote or provide you with insurance.

We may collect information about you from third party databases including fraud check databases, public databases and credit check databases. Examples of these databases are CUE and the Motor Insurer's Database. We may also receive some information from aggregators and third parties.

Cookies and analytics

Our website uses cookies and analytics software to collect visitor data and analyse traffic on our site and within our app.

When you visit our site, the pages you look at, and a short text file called a cookie, are downloaded to your computer. A cookie is used to store small amounts of information that is collected for traffic analysis only. Depending on the browser that you use, you can set your preferences to block/ refuse cookies, and/or notify you before they are placed. Check your browser settings for options on blocking cookies.

More information about cookies or how to manage them on your computer can be found at <http://www.ico.gov.uk/cookiesadvice>.

If you choose to block cookies, functionality of our website will not be affected.

We may use information we gain from cookies for data analytics or so that we can determine your marketing preferences.

This information helps us understand customer interests and helps us improve our website

What we do with your information

We may share your information with members of the Markerstudy Group of Companies which may include other insurance companies, solicitors, business partners, suppliers, credit reference agencies, survey companies, data analytics advisors, search engine operators and other contractors in order to offer services to you or to perform any necessary functions on our behalf.

We may also share your information with:

- Search engine operators who can assist us in the improvement of our site.
- Prospective sellers or buyers, in the event that we sell or buy any business or assets.
- Marketing companies who may sell your information.
- Databases including fraud and credit check databases and databases that can check your driving details.
- Regulators and other authorised bodies, whenever we are required to do so by law.

The driving data recorded through the Drivology app is stored on your mobile device using AE256 symmetric encryption. This data is then transmitted over the internet using a secure sockets layer (SSL) and stored in our secure data warehouse. This can only be accessed by limited persons with special access rights. In addition, they are required to keep the information confidential.

We will use your personal information and any information you provide to us about any other named driver (submitted by you on their behalf) for the purpose of insurance administration by Drivology and any other associated third parties. This includes purposes such as offering renewal, pricing, statistical purposes to check your details against fraud databases, to check the details you have given us, to deal with and investigate your claim, to market to you, to carry out data analytics.

Data Storage and Transfers

We may send your data outside the European Economic Area for processing and storage. By submitting your personal data to us you are consenting to the storage and transfer of your data in this way. If we do this we will take reasonable steps to protect your data.

Keep yourself protected

You should not share any password provided to you or created by you with anyone. We are not responsible for any loss that arises from the unauthorised use of your username or password, with or without your knowledge.

You are probably aware that the internet is not completely secure. We'll do our best to protect your personal information but we cannot guarantee the security of information transmitted to our central database. Any transmission is therefore at your own risk. We suggest that you install and use a secure browser and virus software to browse the internet. When we have received your information, we use strict security to prevent unauthorised access.

Data protection

For Data Protection Act purposes, Drivology Limited and AXA Insurance are the data controllers. Our preferred partners, Wunelli Limited and Insurance Factory Limited are the data processors (Wunelli are the developers of our smartphone app and collect and collate all driving data we receive via the app).

Drivology and AXA may send data in confidence for processing to companies within the AXA Group (or companies acting on their instructions) including those operating outside the European Economic Area. By entering into a contract of insurance with us, you are consenting to such use of your personal data.

Your rights

You have the right to ask us not to process your personal information for marketing purposes. We will usually inform you (before collecting your information) if we intend on using it for these purposes. You can request that we delete or refrain from using any of your data at any time by contacting us via email at customerservice@drivology.co.uk or by calling us on 03300 248 306.

You also have the right to request a copy of all the personal information we hold about you. To do this you will need to complete a Subject Access Request Form. To get a copy of this form simply contact us via email at customerservice@drivology.co.uk or by calling us on 03300 248 306 and we will email you a copy of the form. There is a fee of £10 to cover our administrative costs in dealing with your request.

For more information about your rights please contact us at 03300 248 306, email us at [.co.uk](mailto:customerservice@drivology.co.uk) or write to us at Drivology, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.

Other websites

This Privacy Policy covers our App and our website which may contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites you should note that these websites have their own privacy policies, and we do not accept any responsibility or liability for these policies. Please check these policies before you submit any information to these websites.

Changes

If we make any future changes to our Privacy Policy a new copy will be available from www.drivology.co.uk

Disclaimer & limitation of liability

Drivology has attempted to provide accurate information on this website. The company makes no guarantee or warranty, expressed or implied, as to the reliability, accuracy, timeliness, or completeness of that information and assumes no responsibility for any errors or omissions. We have the right to amend, update and alter the content of this site at any time.

Liability shall be unlimited in respect of any claim for personal injury or death caused by either party's negligence, any claim resulting from fraudulent acts or wilful default, or breach of confidentiality or data protection regulatory requirements.

Contact

We welcome your questions or comments you may have. See our [Contact](#) link on our website.