# **Insurance Collections Bureau Privacy Policy**

This privacy policy outlines how committed Insurance Collections Bureau Ltd is to the protection of your privacy. This policy explains how Insurance Collections Bureau Ltd will use, store and share your personal data.

In accordance with the Data Protection Act 1998, we are registered as a Data Controller on the public register of data controllers maintained by the Information Commissioner's Office. Our Data Controller registration number is Z9052649.

#### What data we collect

Insurance Collections Bureau Ltd collects personally identifiable information, such as your e-mail address, name, home address, landline phone number, mobile, work address or work telephone number.

Insurance Collections Bureau Ltd encourages you to review the privacy policy of websites you choose to link to from Insurance Collections Bureau Ltd so that you can understand how those websites collect, use and share your information. Insurance Collections Bureau Ltd is not responsible for the privacy policy or other content on websites of the Insurance Collections Bureau Ltd website.

## What we do with the information we gather

We require this information to understand your needs and provide you with a better service:

- Where you have requested information or asked us to contact you, we may use your personal information to gather information requested and respond to your request or to contact you if you have asked us to do so
- To process payments made via our website and to service, update and administer your account, such as where you have made a payment via the 'Make Payment' page
- If you make a payment via 'Make Payment' page your details will be passed to our payment service provider for processing
- To provide you with a helpful and effective service
- To trace customers
- For debt collection purposes and other business and client communication purposes
- To prevent money laundering or fraud
- To fulfil our obligations to our clients
- If we are provided with a telephone number or e-mail they will be used to contact you in regards to your account
- We may also use your details or pass your details on to a third party for the purpose set out above
- Comply with any legal obligation, or to protect the rights, property or safety of use or any third parties
  or credit/debit card clearance. This includes exchanging information with other companies and
  organisations for the purposes of fraud protection and credit risk reduction, including fraud prevention
  agencies and law enforcement agencies
- When we investigate a complaint relating to a debt you owe

## **Call recordings**

Telephone conversations are recorded in order for additional security, resolve complaints and for training and monitoring purposes.

## Security of personal information

We take the security and disclosure of your personal information very seriously. All personal data is kept securely in our database. We have implemented security policies, rules and technical measures to protect the personal data that we have under our control from:

- Unauthorised access
- Improper use or disclosure
- Unauthorised modification
- Unlawful destruction or accidental loss

All of our employees and data processors, which have access to and are associated with the processing of personal data, are obliged to respect the confidentiality of all personal data.

We collect the personal data that you may volunteer while using our on-line contact forms, by submitting information using our on-line contact forms, you agree to us using this data so that we can contact you and give you the advice or service that you requested.

## Cookies

A cookie is a small file placed on your computer's hard drive. It enables our website to identify your computer as you view different pages on our website.

Cookies allow websites and applications to store your preferences in order to present content, options or functions that are specific to you. They also enable us to see how many people use our website.

Cookies do not provide us with access to your computer or any information about you, other than that which you choose to share with us.

You can use your web browser's cookie settings to determine how our website uses cookies. If you do not want our website to store cookies on your computer or device, you should set your web browser to refuse cookies.

## **Controlling information about you**

We will never lease, distribute or sell your personal information to third parties unless we have your permission or the law requires us to.

Any personal information we hold about you is stored and processed under our Data Protection Policy, in-line with the Data Protection Act 1998.

## Accessing and updating data

You are entitled to access personal information, which we hold about you under the Data Protection Act 1998. Upon receipt of the applicable statutory fee of £10, written request and verification of your identity sent to the address below, we would review your request for this information.

If you believe that any information we are holding on your is incorrect or incomplete, please write to us at the address below as soon as possible. We will promptly correct any information found to be incorrect.

Compliance Department Insurance Collections Bureau Ltd Weltech House Ridgeway Welwyn Garden City Herts AL7 2AA