

# Aioi Nissay Dowa Insurance Europe

## Privacy & Cookie Policy

This website is owned and operated by Aioi Nissay Dowa Insurance Company of Europe Limited.

We are committed to ensuring that your privacy is protected. This Privacy Policy explains how we collect and use your personal information and what security measures are in place to protect your information. This notice contains important information about the use of your personal information.

The website contains links to other websites. We are not responsible for the privacy policies or practices of those websites.

### Who we are

In this Privacy Policy, 'we', 'us' and 'our' refers to Aioi Nissay Dowa Insurance Company of Europe Limited (data controller registration number Z8875938). If you want to know more about us please go to [https://www.aioinissaydowa.eu/en/our\\_organisation.cfm](https://www.aioinissaydowa.eu/en/our_organisation.cfm)

You can ask for further information about our use of your personal information, or complain about its use, by e-mail by using our contact form or by post to Aioi Nissay Dowa Insurance Company of Europe Ltd, 5th Floor, 11 Old Jewry, London, EC2R 8DU, UK.

### Your Information

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

- information about your computer and about your visits to and use of our websites (which may include your IP address, geographical location, browser type and version, referral source, entry page, exit page, length of visit, number of page views, route taken through our website, and similar information);
- information relating to any enquiries you make via e-mail concerning our products and services (which may include your name, address, email address, telephone number, company name, role/position and details of your enquiry);
- your marketing communication preferences; and
- any other information that you choose to send to us.

### How we collect your data

We may collect personal information from the following sources:

- publically available sources of information, such as social media and networking sites;
- Information through "Cookies" and other similar technologies (e.g. pixel tags or links), to remember you when you visit the website so we can improve your online experience to suit your needs. To find out more about Cookies and related technologies please read section 5 of this policy detailing our Cookies Policy.
- When you visit our Website, we automatically record your computer's IP address. This information is retained and used to note your interest in our Websites.
- If you have provided information to us about someone else, you would have confirmed that you have the consent of these individuals to share their personal information with us. You should share this privacy policy with all individuals whose personal information you have shared with us as it may also apply to them.

### How we use your personal Information

We may use your personal information to:

- 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 e-mail notifications which you have specifically requested; and
- deal with enquiries and complaints.

Where we have a justifiable reason, we will use your personal information to :

- keep records and our correspondence with and about you to effectively manage our relationship with you and satisfy any legal and regulatory obligations we may have.

# Aioi Nissay Dowa Insurance Europe

- prevent and detect fraud, financial crime and anti-money laundering.
  - carry out processes such as statistical and trend research and analysis which may include computerised processes which profile you. This is to better understand, predict and forecast our customer's or prospective customer's preferences and to improve the products and services we offer.
  - help us improve and develop our internal databases and systems in order to improve the products and services we offer.
  - we may anonymise and combine the information you have given us to understand more about you, create new products and services as well as helping us with our marketing.
  - recording and monitoring calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime. We may also use CCTV recording equipment in and around our premises for monitoring and security purposes.
- may be used by those companies when making decisions about you. We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies;
  - share your personal information with operators or registers available to the insurance industry to check information you provide. These include the Insurance Fraud Bureau, Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud and Theft Register. We may pass information relating to your insurance policy and any incident to the operators of these registers, their agents and suppliers;
  - share it with the Motor Insurance Database (MID) which may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. You can find out more at [www.mib.org.uk](http://www.mib.org.uk);

We may share your information with third parties in order to communicate our similar products and/or services.

## Sharing information to prevent fraud

In order to prevent and detect fraud, financial crime and anti-money laundering we may:

- collect personal information about you from databases as described and from publically available sources;
- check your personal information against databases including no claims discount entitlement and driving licence records;
- share and check your personal information with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agency. This information will be accessed and used by us, law enforcement agencies and other organisations to prevent fraud and money laundering. Other organisations may search the databases held by these fraud prevention agencies when you make an application to them for financial products. The information we share

We will use any personal information obtained about you, or anyone you have provided us information about, to carry out the above profiling activity as part of our investigations into fraudulent behaviour. Should fraud be identified as a result of such profiling activity, this could result in the rejection of an application for insurance, a claim and/or avoidance of your policy.

## How we communicate with you about our similar products or services

We will contact you, in order to communicate our products and/or services to you which we believe may be of interest to you and which relate to your general insurance needs. There may be times when we will require your permission to provide information about products and services to you, such as:

- where the product or service is not similar to those that we currently provide to you but we believe you may be interested in it; or
- when you have opted out of us sending details of or contacting you in relation to the products and services we offer.
- We may communicate with you by post, email, SMS, telephone and/or digital methods such as social media and online advertising, unless you have told us you do not want us to. Our carefully selected business

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Aioi Nissay Dowa Insurance Company of Europe Limited, 5th Floor, 11 Old Jewry, London, EC2R 8DU, UK  
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Registered in England and Wales Number 5046406, Registered Office: 5th Floor, 11 Old Jewry, London, EC2R 8DU, United Kingdom.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 401084.  
A member of the MS&AD Insurance Group.

partners may use your personal information to only make our promotional offers available to you and manage those offers on our behalf.

We may look to develop and enhance the information we hold about you with the aim of improving our product and service offerings and how we communicate these to you, where you have given us permission or where we believe that our products and service may be of interest to you. We may collect personal information about you or share your information with carefully selected third party databases which, when combined with the personal information you have given us, helps us to target and tailor communications which we believe may be more relevant to you. If you do not want us to use your information for marketing purposes please contact us on the details above. You may contact us at any time to give notice to stop data being used for marketing purposes.

## Cookies

This website only uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyse how users use the site. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. In case of activation of the IP anonymisation Google will truncate/anonymise the last octet of the IP address. Only in exceptional cases, the full IP address is sent to and shortened by Google servers in the USA. Please note that on this website, Google Analytics code is supplemented by "anonymiselp" to ensure an anonymised collection of IP addresses (so called IP-masking).

On behalf of the website provider Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for the website operators and providing other services relating to website activity and internet usage to the website provider. Google will not associate your IP address with any other data held by Google.

You can opt out of Google Analytics without affecting how you visit our site. You may refuse the use of cookies by selecting the appropriate settings on your browser. Furthermore you can prevent Google's collection and use of data (cookies and IP address) by downloading and installing the browser plug-in available under: [tools.Google.com/dlpage/gaoptout](https://tools.google.com/dlpage/gaoptout).

You can refuse the use of Google Analytics by clicking on the following link. An opt-out cookie will be set on the computer, which prevents the future collection of your data when visiting this website: [Disable Google Analytics](#)

Further information concerning the terms and conditions of use and data privacy can be found at:

[www.Google.com/analytics/terms](http://www.Google.com/analytics/terms) or [www.Google.de/intl/en\\_uk/policies](http://www.Google.de/intl/en_uk/policies).

## Who we might share your information with

We may share your personal information with:

- other insurers, business partners, agents or carefully selected third parties providing a service to us on our behalf, such as claims handling and administrative services;
- organisations that have a specific role laid out in law such as statutory bodies and regulatory authorities;
- organisations where we have a duty or are permitted to disclose your information by law;
- fraud prevention agencies and operators of registers available to prevent fraud;
- credit reference agencies to check your credit history
- third parties to recover money you may owe us or to whom we sell your debt;
- other insurers, brokers or intermediaries to whom we decide to sell any specific insurance policies;
- another company, if our business or part of it is bought or taken over by that company;
- companies when we are trialling their products and services which we consider may improve our services to you;
- other parties you have given us your permission to do so or there is sufficient reason to believe they are acting on your behalf.

# Aioi Nissay Dowa Insurance Europe

Unless required by law, we would never share your personal data without the appropriate and necessary care and safeguards in place.

## Storage of your information

The personal information we and our carefully selected third parties collect from you may be transferred to, stored and processed outside the European Economic Area (EEA). We or our service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to require access. We will not transfer your information outside the EEA unless it was to a country our information regulator has assessed as having adequate data protection laws, or we had taken all reasonable steps to ensure the firm has the necessary privacy and security controls in place to protect your information as if it were in the EEA. Our contracts with these firms will detail the necessary requirements to ensure your information is protected. We will assess these firm's security arrangements from time to time ensuring that they are only using your information as agreed. Should you wish to obtain further information about the safeguards we have in place, please contact the Data Protection Officer.

## Retention of your personal information

We will keep your information only for as long as is reasonably necessary for the purposes set out in this privacy notice and to fulfil our legal and regulatory obligations. For further information about how long we will keep your information, please contact the Data Protection Officer.

## Your rights

You have a number of rights concerning the personal information we use, these include the right to:

- ask for access to and a copy of your personal information;
- ask us to correct or delete the personal information;
- ask us to restrict or object to the use of your personal information at any time;
- where you have previously given us your permission to use your personal information, withdraw that permission. Where your permission is withdrawn, your previous consent will remain valid

in respect of our use of your information prior to the date you withdrew it, or if any marketing material has been sent prior to you advising that you do not wish us to contact you again;

- complain to the Information Commissioner's Office at any time if you object to the way we use your personal information. For more information please go to [www.ico.org.uk](http://www.ico.org.uk);
- object to an automated decision including profiling.

To discuss your rights or make a request, please contact the Data Protection Officer.

Please note that in some cases even when you make a request concerning your personal information, we may not be required, or may not be able, to honour it as this may result in us not being able to fulfil our legal and regulatory obligations or there is a minimum statutory period of time for which we have to keep your information. If this is the case then we will let you know our reasons.

January 2018