

# IMPORTANT INFORMATION

Please take a few minutes to read this document carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

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## **Data Protection Act 1998 ('The Act') and Insurance Administration**

This information is provided to you to explain how we may use your details and to tell you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

For the purposes of The Act, the Data Controllers of any personal data provided to us in connection with your insurance are Nationwide Building Society and Liverpool Victoria Insurance Company Limited.

Nationwide commercial insurance is underwritten and administered by Liverpool Victoria Insurance Company Limited (LVIC). LVIC is authorised and regulated by the Financial Services Authority.

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## **Use of your information by Liverpool Victoria Insurance Company Limited**

Information provided to us may be held, whether or not a product is purchased, on computer, paper file or other medium to enable us to record the enquiry, for as long as the application is being considered, for as long as the policy remains in force and afterwards to ensure that a clear and complete audit trail of policy records and transaction history is maintained. The information (some of which may be sensitive, for example relating to any convictions or your health) may be used to process and administer your business by us and our agents (e.g. service providers both within and outside the European Economic Area with which we have agreements). Also it may be used and/or disclosed to regulators for the purposes of monitoring and/or enforcing our compliance with any regulatory rules, guidance or codes.

Where credit card details are provided to us this information may be used to enable us to automatically renew insurance policies where we have your permission. Occasionally your data may be disclosed to selected third parties who are assisting us in service improvement activities.

In the event that you move to a new insurance provider we may confirm certain details relating to your insurance to the new insurer if requested to do so and where we are satisfied that it is a genuine request. In the event of a request to us for policy information by an individual other than the policy owner we will check with the individual that the policy owner has given permission to the individual to communicate with us on the policy owner's behalf.

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## **Fraud Prevention and Detection**

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also access and use these agencies and databases to:
  - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
  - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
  - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
  - Check details of job applicants and employees;
- Undertake credit searches and additional fraud searches.

Other organisations may access and use from other countries the information recorded by fraud prevention agencies. If you would like to receive further details of the databases we access or contribute to, please write to CCA Department, Nationwide Commercial Insurance, County Gates, Bournemouth, BH1 2NF.

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## **Recording and Monitoring of Telephone Calls**

To help us continually improve customer service calls may be monitored and/or recorded.

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 **Use of your information by Nationwide**

Any information about you and your policy may be shared within Nationwide to open and manage the policy, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. Nationwide may use your information to populate application forms for products provided or introduced by Nationwide. If you notify us of changes to your personal details, it is our normal practice to update all of your accounts unless you ask us not to. If you have opened an account or policy with another organisation introduced to you by Nationwide, we will pass these updates to them but you are advised to contact them to confirm the changes.

Nationwide may inform you of special offers, products and services, either by letter, telephone or e-mail.

If you are a new Nationwide customer and you do not wish to receive marketing material by letter, telephone or email, or any combination of these you can write to us at Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY.

If you are an existing Nationwide customer your current marketing preferences will continue unless you tell us otherwise. 'Nationwide' means Nationwide Building Society and its subsidiaries (which include Nationwide Trust Ltd, Nationwide International Ltd, The Mortgage Works (UK) plc and UCB Home Loans Ltd).

You have the right of access to your personal records held by Nationwide and the credit and fraud agencies. Nationwide charges a fee for this service. You can ask for a copy of the leaflet 'How Nationwide uses personal information' which will tell you how to apply for your records and explains in more detail how your information will be used by Nationwide and the fraud prevention agencies or you can write to the Data Protection Officer, Nationwide Building Society, Northampton Administration Centre, Kings Park Road, Moulton Park, Northampton NN3 6NW.

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