

# Website & Privacy Policy



## PLEASE READ THIS DOCUMENT

This policy details our website terms of use and explains how your personal information is used. Please show it to anyone else you have given information about, because it will also apply to them.

We take the security of your personal information very seriously. We will never sell or pass your information to third parties for marketing purposes and we will take all reasonable steps to protect it from unauthorised access.

## WHO WE ARE / WHO REGULATES US

This site is owned and operated by BeMoto, which is a trading name of Moto Broking Limited, registered in England and Wales, company Number 09676058. Registered office: Ruthlyn House, 90 Lincoln Road, Peterborough, PE1 2SP.

Moto Broking Limited is authorised and regulated by the Financial Conduct Authority (FCA registration number 715903). Our permitted business is introducing, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts.

All references to “we”, “us” and “our” means BeMoto and any agents acting on our behalf.

We offer a wide range of insurance products provided by a range of companies.

Depending upon the type of insurance product you wish to purchase, some products may be provided by a single insurer, a limited number of insurers or a panel of insurers. Details are shown in our Terms of Business.

“The insurer” refers to the insurance company providing a motorcycle insurance quote or policy to you through our site. It also includes their agents and reinsurers.

“You” and “your” means the person who wishes to use this website (“our site”) or purchase a policy through it.

For more information on our services and fees, making a complaint, our regulator or the Financial Services Compensation Scheme (FSCS) please refer to our Terms of Business. Our contact details can be found on our ‘Contact Us’ page.

## USE OF THIS WEBSITE & THIRD PARTY LINKS

This Website & Privacy Policy, our site content and all communications will be in English and governed by the law of England and Wales. Any disputes will be decided only by the Courts of England and Wales.

We reserve the right to change our site and/or update this Website & Privacy Policy at any time. If you use our site after we have changed the terms you will be bound by the new terms.

When using our site, you agree that you will not affect the integrity or security of the website or cause unreasonable inconvenience to us.

The rights in the designs, pictures, logos, photographs and content of our site are owned by or licensed to us and protected by copyright, trademarks and other intellectual property rights. You may not copy, reproduce, modify, distribute, republish, display, post or transmit any part of our site without our written consent. You may view or print individual pages only for your own use.

Our site contains information and articles to inform or entertain visitors. We try to ensure the accuracy of any content, however it is provided on an “as is” basis. We make no representations or warranties of any kind in respect of our site or its contents and we do not accept any liability for the use made by you of the content. The content should only be used for information purposes and you should not rely on it to make any decision or take any action.

Our site is for your personal use and is not to be used for any commercial purpose. We will not be responsible in any circumstances for your loss of profits.

We will not be liable for any damages or losses resulting from your inability to use our site. We cannot promise that the website will be uninterrupted, it is provided on an “as available” basis.

We make no representations or warranties about the accuracy, completeness, or suitability for any purpose of the information and related images on our site, which may contain technical inaccuracies or typographical errors. All our liability for any such inaccuracies or errors is expressly excluded.

Our site contains links to external websites. We are not responsible for the privacy and security of external websites. This Website & Privacy Policy applies only to our site.

Where our site provides links to external websites outside of our control, you agree that we are not responsible for their availability and we are not responsible for any content, product advertising, services or other materials on or available from these external websites.



We make no warranty that our site or external websites we link to are free from viruses. You are responsible for ensuring that you use the appropriate virus checking software. Neither we nor any of our employees or other representatives will be liable for loss or damage arising out of or in connection with the use of our site. This is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect or consequential damages, loss of data, income or profit, loss of or damage to property in claims of third parties.

Your acceptance of this Website & Privacy Policy does not affect your normal legal rights.

We reserve the right to transfer our rights under this agreement at any time.

## **COOKIES**

It is common for Internet websites to use cookies and we may from time to time use cookies, pixel tags or action tags to store information on your computers hard drive. Cookies help identify your computer and previously visited sites, allowing us to track marketing effectiveness (such as adverts on external websites) and collate anonymous data for analysis.

Cookies do not harm your computer, however some are essential for parts of our site to function properly. You can stop new cookies from being created or delete existing cookies in your Internet browser settings. You can find out more by visiting: [www.allaboutcookies.org](http://www.allaboutcookies.org)

Please refer to our 'Cookies We Use' page for details of specific cookies in use and the reason for their use.

## **PERSONAL INFORMATION**

Your personal information ("Personal Information") means any information held about you and anyone else connected to your insurance enquiry, quote or policy. Your personal information will be held for a reasonable time, on computer, paper file or other format, to ensure that a clear and complete history of insurance enquiries, quotes, policy records and transactions is maintained. It may also be used for research and analysis.

The Data Protection Act 1998 sets out the requirements for the control of your personal information. For the purposes of the Data Protection Act 1998, the Data Controller in relation to your personal information is Moto Broking Limited (trading as BeMoto). We will share your personal information with the insurer, statutory bodies, regulatory authorities and other authorised bodies.

We and the insurer may research, collect and use data about you from publicly available sources (including Electoral Register, County Court Judgements, bankruptcy, repossession information, social media and networking sites) and industry registers. We may do this at any time to assist in providing you with a quote, arranging your insurance policy, making a mid-term adjustment, renewing your insurance policy, reporting an incident or handling a claim.

For more information on the Data Protection Act you may also write to the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Telephone number 01625 545745

Your personal information may also be used or disclosed to regulators for the purposes of monitoring and keeping to any regulation. Occasionally, your personal information may be disclosed to selected third parties who are helping us to improve our services.

## **SENSITIVE PERSONAL DATA**

Some of your personal information may include 'Sensitive Personal Data', such as information about health issues and criminal convictions. We and/or the insurer use sensitive personal data to provide you with quotes, arrange and manage your insurance policy and to provide the services to you, including claims. Sensitive personal data will not be used for marketing purposes.

## **CREDIT SEARCHES**

We or the insurer may ask Credit Reference Agencies to provide information to assess your application or renewal. This information helps to confirm your identity, allows us to give you a quote and decide which payment options to offer you, for example, monthly instalments.

You will see a record of this search if you request a credit report. No other organisation who may conduct credit searches will be able to see it. The search will not affect your credit record or credit rating in any way.

## **INSURANCE INDUSTRY REGISTERS**

Under the conditions of your insurance policy, you must tell us about any incident, such as an accident or theft, which may give rise to a claim (even if it was not your fault) and whether or not you claimed for them. We or the insurer may check various registers to validate your claims history or that of any other person or property associated with your insurance policy or claim.

We or the insurer may search a range of registers, including:

- Claims & Underwriting Exchange (CUE) Register run

- by Insurance Database Services Limited (IDS Ltd);
- Hunter Database, run by Experian; and
- Motor Insurance Anti Fraud & Theft Register (MIAFTR), run by the Association of British Insurers (ABI).

When you tell us or the insurer about an incident, we or the insurer may pass this information to the registers.

We or the insurer may check your 'No Claims Discount' ('NCD') details against an NCD database. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark ('VRM' or registration number) and or postcode.

### **OTHER INFORMATION WE MAY COLLECT**

We or the insurer may check your (or any other named rider) driving licence number with the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data. (For details relating to information held about you by the DVLA please visit [www.MyLicence.org.uk](http://www.MyLicence.org.uk))

### **HOW YOUR PERSONAL INFORMATION IS USED**

#### **1. Insurance Administration, Renewal and Claims Handling**

We will use your personal information to arrange and manage your insurance policy and issue documents and information to you. The insurer will use your personal information to assess your insurance application, handle underwriting and claims.

Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

If you move to a new broker or insurer, we may confirm certain details about your insurance policy to them. We will only do this if we are sure it is a genuine request.

If you have given us your credit or debit card details, we may use this information to automatically renew your insurance policy unless you have asked us not to.

#### **2. Preventing and Detecting Crime and Fraud**

We and the insurer may use your personal information to detect and prevent fraudulent applications and claims. The savings we make help us to keep premiums down.

We and the insurer may check your information against a range of registers and anti-fraud databases for completeness and accuracy.

We and the insurer may also share your information with law enforcement agencies, other organisations and public bodies.

If we or the insurer suspect fraud or find that false or inaccurate information has been given to us, appropriate action will be taken, which may include passing details to fraud prevention and law enforcement agencies.

We, the insurer and other organisations, including those from other countries, may use information recorded by fraud prevention agencies to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance; or
- checking details of job applicants and employees

#### **3. Motor Insurance Database**

We or the insurer will add details about your insurance policy to the Motor Insurance Database ('MID') which is managed by the Motor Insurers' Bureau ('MIB'). MID and the data stored on it may be used by certain statutory and authorised bodies, including the Police, the DVLA, the DVLANI and the Insurance Fraud Bureau, for purposes not limited to but including:

- Electronic Licensing;
- Continuous Insurance Enforcement;
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EU or certain other territories), insurers and/or the MIB may search the MID to get relevant information.

Any person (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including foreign citizens) may also get relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID, you are at risk of having the police seize your motorcycle.

You can check that your correct registration number details are shown on the MID at [www.askMID.com](http://www.askMID.com)

We will not use their information for anything other than the purpose stated and we will never sell or pass it to any third parties for marketing purposes.

#### **4. Telling You about Other Products and Services**

We will never sell or pass your information to third parties for marketing purposes. We may contact you about other products and services that may be of interest to you, or for market research, unless you have asked us not to. We may contact you by post, telephone, text message, email or other appropriate means. We may use your information after your insurance policy has lapsed. If you do not wish your information to be used for these purposes please let us know.

#### **MONITORING AND RECORDING**

We and the insurer may record or monitor calls for training, quality control and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

#### **OVERSEAS TRANSFER OF DATA**

We or the insurer may process your personal information for the purposes mentioned above in countries outside of the European Economic Area which may not have laws to protect your personal information but in all cases it will be kept securely and will only be used for the purposes described.

#### **FURTHER INFORMATION**

If you would like further information on, or wish to complain about the way we or the insurer use your personal information, please contact us.

You are entitled to receive a copy of your personal information that we hold. If you would like a copy, please contact our Data Protection Officer. We may charge a fee (see our Terms of Business) for providing a copy. Upon notification, we will correct or remove any information that is inaccurate and confirm this to you.

If we change the way that we use your personal information, we will let you know. If you do not agree to that change in use, you must let us know as soon as possible.

#### **DEALING WITH OTHERS ON YOUR BEHALF**

If your spouse, civil partner, partner or any other person (who we reasonably believe to be acting for you) call us and can answer our security questions, we will allow them to help you manage your insurance policy or your claims.

For your protection only you can cancel your insurance policy or change the contact address, unless we have agreed with you or, in the event of your death, the executors of your estate.

#### **REFER A MATE**

If you give us contact details of a friend or relative, for us to contact them with information or offers from BeMoto, you must first get their permission.