

At drone-insurance.com we are aware of the trust you place in us when you buy our products and our responsibility to protect your information. This notice describes who we are, why we need to collect your information and how we will use it. We will tell you who we share your information with and how we use it to improve the service we provide to our customers.

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## **1– Privacy**

### **Why we need your information**

We need your information and that of others you name on the policy to give you quotations, and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

### **How we will use your information and who we will share it with**

Drone-insurance.com is a website hold by Driessen Assuradeuren in The Netherlands, which an approved Lloyd's of London coverholder for over 20 years. When you give us your information, it will be used and shared within Driessen Assuradeuren. We will do that in order to provide you with the best possible products and service experience.

During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks
- Prevent and detect crime including anti money laundering and financial sanctions
- To comply with our legal and regulatory obligations
- Develop our products, services, systems and relationships with you
- Record your preferences in respect of products and services
- Recover any debt or if you have any outstanding debt from previous dealings with us we will only offer you a policy upon settlement of the full outstanding amount
- Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- Use the information we hold in our system about you and that of others named on the policy, [for example named drives, joint policy holders]
- Share the information with agencies that carry out certain activities on our behalf (for example marketing agencies or those who help us underwrite your policy)
- Use and share your information with our approved suppliers where this is reasonably required to help deal with your claim or let you benefit from our replacement vehicle and policyholder services, including with our credit hire providers, replacement vehicle suppliers, vehicle repairers and legal advisors.
- Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

We do not disclose your information to anyone outside Driessen Assuradeuren except where:

- We have your permission,
- We are required or permitted to do so by law,
- We may transfer rights and obligations under this agreement.

## **Where we transfer your information**

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we make sure that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

## **Sensitive Information**

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

## **Dealing with other people**

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

## **Keeping you informed**

From time to time we may contact you with special offers or suggest products which may be of interest to you. If you would like not to receive any of these updates you can ask us to stop at any time. You can do that by simply calling or e-mailing us.

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

## **Fraud Prevention and Anti-Money Laundering**

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries 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 provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt,
- Checking insurance proposals and claims,
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them.

## **Financial Sanctions**

We will use information about you and that of others named on policy to ensure compliance with financial sanctions in effect in The Netherlands and internationally. This will include the checking of your information against the EU Sanctions List as well as other publically available sanctions lists. Your information and that of others named on the policy may be shared with regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

## **Credit Reference Agencies**

We carry out credit searches to evaluate insurance risks.

Depending on your credit agreement with us, if you choose to pay your premiums by instalment, we will exchange your information with credit reference agencies to reflect your credit application, both at new business and any subsequent renewals and this will be visible to other credit providers. Failure by you or anyone who pays your premium on your behalf to keep up your monthly payments will be reflected in your credit score.

## **Access to your information**

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please contact us.