



# Privacy Policy

The pages on this website are directed at residents of the United Kingdom and Channel Islands and comply with appropriate UK legislation and regulation. This Privacy Policy is intended to help you understand how we collect and use your personal information when you visit our website.

## What information we collect and how

The information that we collect via this website may include: -

1. Any personal details that you type in and submit such as your name, address, date of birth, and other information.
2. Data that allows us to remember you and how you use this website. This saves you from re-keying information when you return to the site. We use “cookies” to collect this data. Cookies are text-only strings of information that are stored on your web browser or hard disk. You have the ability to accept or decline cookies by modifying the settings of your web browser. However, you may not be able to use all the interactive facilities of our site if cookies are disabled.
3. Your IP address (this is your computer’s individual identification number for internet connection) that is automatically logged by our web server. This is used to note your interest in our website.

## More about “Cookies”

Makesure Insurance Services Limited is committed to respecting your privacy and any personal information that we obtain from this website will be collected and used in accordance with the Data Protection Act 1998 and other applicable UK legislation.

## What we do with your information

Makesure Insurance Services Limited may also at their own discretion issue cookies to browsers to track the number of visitors accessing certain pages or links more accurately than through the web server access logs alone.

We also work with third parties to help us measure the effectiveness of our online advertising. These third parties acting as our Agents may use tags to conduct research on certain usage and activities on our website on our behalf. These tags only allow for accurate tracking of visitor numbers, and do not record any type of personal information.

As part of this research, the third party may also place a cookie on your machine. This third party cookie would be used to identify your browser when it visits [www.travelinsuranceforyou.co.uk](http://www.travelinsuranceforyou.co.uk) and include it in the count of visitors.

Cookies cannot access files and information stored on your computer. They cannot reveal any information about you that you have not chosen to enter as a visitor to the site. We will not store any personal information such as name, or email address inside the cookie.

The information we collect may be used: -

1. For the purposes of insurance administration by us, or by our insurers and may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory requirements.
2. To offer policy renewal (if you have taken out an Annual Multi Trip policy that can be renewed).
3. For research and statistical purposes.
4. For the investigation of or prevention of crime.



# Privacy Policy

## Use of personal information for marketing purposes

Makesure Insurance Services Limited may use your information to keep you informed about insurance products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your insurance policy has lapsed.

If you wish to receive these, please ensure that the “Yes” box contains a tick when entering your personal details. However, you can contact us at any time to have your details removed from lists used by us for direct marketing purposes.

## Sensitive personal information

In order to provide you with some of our products or services, we need to collect and process sensitive personal information (such as information regarding the state of your health) about you and others who may be a party to the product you wish to purchase. We will only use this sensitive personal data for the specific purpose for which you provide it. Please ensure that you only provide us with sensitive information about other people with their express agreement.

## Other websites and information security

Our privacy policy covers all websites operated by Makesure Insurance Services Limited. Any other websites that may be linked to or by our website(s) will be subject to their own policies which may differ from ours. You should carefully read the privacy policies of these websites before submitting any personal information.

You should also be aware that communications over the Internet, such as e-mails, are not secure unless they have been encrypted. Your communications may route through a number of countries before being delivered - this is the nature of the Internet. Makesure Insurance Services Limited cannot accept responsibility for any unauthorised access or loss of personal information that is beyond our control.

## If you have a complaint

### What should you do?

1. If you have a complaint about our service: -

Please call Claims Settlement Agencies Limited on 020 3873 6718 or write to: The General Manager, Claims Settlement Agencies Limited, 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD.

Please quote your policy number or any reference in any correspondence as this is most helpful.

2. For complaints about claims you should contact:

### FOR SECTIONS 1 - 20

Customer Services Advisor, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

### FOR SECTION 21 - LEGAL COSTS AND EXPENSES

Managing Director, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

If you have any other type of complaint please refer to the Terms of Business enclosed with your policy or renewal.

### Financial Ombudsman Service

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.



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Their address is:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR  
Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile  
You can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk)

## **FOR SECTION 22 - END SUPPLIER FAILURE INSURANCE**

Please telephone us on: (020) 8776 3750 or write to:

The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR  
Fax: (020) 8776 3751  
Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

Please make sure that you quote the policy number, which can be found, on your policy schedule.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to:

Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
More information can be found on their website – [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Again, if you are not satisfied with the response you receive from Lloyd's or we have failed to provide you with a written response with eight weeks of the date of receipt of your complaint, you may have the right to contact the Financial Ombudsman Service at the following address (if you are an Eligible Complainant as set out in the definition below)

The Financial Ombudsman Service, Exchange Tower, London E14 9SR  
Telephone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

More information can be found of their website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action.

### **Definition of an Eligible Complainant**

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

The Ombudsman will only consider your complaint if you've already given us the opportunity to resolve it and you are a private policyholder. Following these procedures will not affect your right to take legal action.

### **Call Recording**

For our joint protection telephone calls may be recorded and/or monitored.