



PRIVACY & COOKIES:

- our promise to you

We'll always keep your data safe and secure.

To make sure you are informed this is how we use it and why.

Protecting Your Privacy

At ZUGAR ZNAP we are 100% committed to protecting the privacy and security of our customers data.

We really appreciate how important privacy is. If you have any questions about how we Protect Your Privacy, please email us at: dataprotection@zugarznap.com

How we use your information

We use your information in a number of different ways — what we do depends on the information. The tables below set this out in detail, showing what we do, and why we do it.

Your name and contact details

How we use your name & contact details	Why?
To enable us to broker and place the insurance contract for you with the insurance company	We've got to do this to perform our contract with you
Send you messages by text and e- mail	To keep you posted on all important aspects of your insurance contract
Sending you information by email, SMS, or post, about our new products and services	To keep you up to date with products that may be of use to you. However we only send this if we have your permission
Fraud prevention and detection	To prevent and detect fraud against either you or ZUGAR ZNAP and our Insurer partners.
Showing you ZUGAR ZNAP adverts within your web browser	Lets you keep in sync with our latest offerings
Insights into what you like	To enable us to deliver what you want when you want it

Your date of birth and gender information + Your payment details

How we use your date of birth	Why?
To understand demographic claims information	This allows us to further develop better products

Your contact history with us - *Our record of what you have said to us*

How we use your payment information	Why?
Take payment, and give refunds	So we can deliver your insurance contract and allow our contracted third party payment providers to process your payments
	We do not store your payment details.

Purchase history and saved items - *What you've bought and what you've stored in your basket for another time*

How we use your contact history	Why?
Provide customer service and support	So we have a record of what you have said to us and enable us to be informed when we have a communication with you
How we use your purchase history and saved items	Why?
A record of our transaction with you	So we can arrange for goods and services to be provided on your behalf
Provide customer service and support	To keep you happy

Information about your computer or phone and how you use our website - *Information you give us when you browse our site including your IP address and device type and, if you choose to share it with us, your location data, as well as how you use our website*

How we use information about your phone or laptop, and how you use our website	Why?
We use your IP address as part of our fraud protection process and	Your IP address could enable us to identify your geographical location to confirm a given transaction
Improve our website and set default options for you	To give you the best possible outcome
Protect our website	To prevent and detect fraud against either you or ZUGAR ZNAP –

Your responses to surveys, competitions and promotions – *It's up to you to decide what personal information you allow us to have. However, for the purpose of contacting you we need contact details*

We do collect all our data, then anonymise it to assist us in research, improving our customer experience and insurance products. We will sometimes share this

How we use your responses to surveys, competitions and promotions	Why?
Analyse the survey, competition or promotion	To help us improve our service to you

information with third parties for example in determining insurance claims and demographics

Sharing your information

Your personal information is not shared with any third party other than the following:

- **Our Insurance company partners** - *so we can deliver insurance contracts to you*
- **Our payment service providers** - *so they can take your payments*
- **Our nominated marketing agencies web development and hosting companies** - *so that we can run our business effectively*
- **Law enforcement, credit reference companies and fraud prevention agencies**

WE DO NOT SELL YOUR PERSONAL DATA.

Marketing messages

As long as you have given us your approval, by selecting the appropriate Preference Contact which can be found under as an option on your customer Control Panel, we will send you marketing communication usually by email, text, to keep you aware of our latest developments and things that should be of interest to us

You can stop receiving marketing messages from us at any time - *Through your account settings under your control panel.*

- By clicking on the '**unsubscribe**' link in any email

Once you do this, we will update your profile to ensure that you don't receive further marketing messages.

Please remember opting out of marketing messages will not stop our communication with you if you have bought an insurance policy with us as we will need to keep you informed of any contractual and cover changes and give you the ability to cancel change amend and renew your policy.

Seeing any online adverts for ZUGAR ZNAP

Like most online companies we engage in online advertising from time to time.

Like many other organisations, we target our banners advertising to you when you are on other websites and apps.

The banners and ads you see will be based on information we hold about you, or your historical ZUGAR ZNAP search history.

For more information on our cookies policy please see section **“What about Cookies”**

Keeping your information

We'll hold on to your information for as long as you have an account with us so we can service your requirements.

As we are an appointed representative of a financially regulated firm we will retain all reasonably necessary and required information to meet any legal and regulatory requirements, resolve disputes, prevent fraud and abuse, or enforce our terms and conditions.

We may also keep hold of some of your information as required, even after you have closed your account or it is no longer needed to provide the services to you.

If you have been a customer with us we will hold your data for up to 7 years before its deletion

Your rights

The right to understand how your personal information is being used
The right to access the personal information we hold about you

The right to request the correction of inaccurate personal information we hold about you (although you can probably do most of this yourself under your customer Control Panel)
The right to request that we delete your data, or stop processing it or collecting it, in some circumstances

The right to give your consent to and stop direct marketing messages, which you can do by logging into your Control panel where you can withdraw consent for other consent-based processing at any time or by sending us an email

The right to request that we transfer or port elements of your data either to you or another service provider

You have the right to restrict processing on your account

The right to complain to your data protection regulator — in the UK,

the Information Commissioner's Office

If you want to exercise your rights, have a complaint, or just have questions, please contact us.

Have any questions about your data please don't hesitate email us at:

dataprotection@zugarznap.com

or write to us at:

ZUGARZNAP® GROUP LTD

WINCHESTER HOUSE,

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What about Cookies?

We use cookies when you visit our site. There are three main types of cookies – here's how and why we use them.

- **Site functionality cookies** – these cookies allow you to navigate the site and use our features, such as “Add to basket”
- **Site analytics cookies** – these cookies allow us to measure and analyse how our customers use the site, to improve both its functionality and your online experience.
- **Targeting or advertising cookies** – these cookies are used to deliver ads relevant to you. They also limit the number of times that you see an ad and help us measure the effectiveness of our marketing campaigns.
- **By using our site, you agree to us placing these sorts of cookies on your device and accessing them when you visit the site in the future.**

If you want to delete any cookies that are already on your computer, the “help” section in your browser should provide instructions on how to locate the file or directory that stores cookies.

Further information about cookies can be found at:

<https://ico.org.uk/for-organisations/guide-to-pecr/cookies-and-similar-technologies/>

Please note that by deleting or disabling future cookies, your user experience may be affected and you might not be able to take advantage of certain functions of our site.