

Terms of Business

This document is effective from **November 2024** and supersedes all Terms of Business previously issued by us. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. **Please read it carefully.** Please contact us immediately if there is anything in the Terms of Business that you do not understand or with which you disagree.

About us

Ancile Insurance Group Ltd, trading as goodtogo. Registered Office: 3rd Floor, 114a Cromwell Road, London, SW7 4AG, is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 471641. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s/> or by contacting the FCA on 0800 111 6768.

Postal address

Contact Address: Ancile Insurance Limited, Correlation, 1st Floor, 5 St Helen's Place, London EC3A 6AB, United Kingdom
Registered Address: 3rd Floor, 114a Cromwell Road, London, SW7 4AG

Our products and service

We offer products from a limited number of insurers, the names of which are available on request. We are authorised to issue policy documentation and/or certificates on their behalf.

We do not give advice or recommend any particular insurance policies. We may ask you some questions to narrow down the selection of products that we provide. You are required to make your own choice about which product you proceed with.

Unless otherwise advised, the services we provide are as follows:

- Arranging cover as instructed
- Help with on-going changes

Method of communication

Post, telephone, and email are our normal forms of communication. Please let us know if you prefer not to receive a communication by a particular medium.

Your Duty of Disclosure The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers.

As a consumer (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business, or profession) you must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged, you must immediately notify us or your insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

Confidentiality and protecting your information

All personal information about you will be treated as confidential and only disclosed in the normal course of negotiating, arranging, and administering your insurance. This may include disclosing information to agents and service providers such as loss adjusters and approved contractors.

With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Under the *Current Data Protection Legislation*, you have a right of access to see personal information about you that is held in our records, whether electronically or manually.

If you have any queries, please write to the Ancile Insurance Group Ltd Customer Relations Manager at the above address.

Privacy policy

Please see our privacy policy attached for more information on how we process personal data, including how we store and protect personal data and who it may be shared with.

Quotations

Unless stated otherwise in our documentation, all quotations provided for new insurances are valid only for a period of 30 days from the date of issue.

You should be aware that quotations may change or be withdrawn if the information given to us or your insurers in proposal forms or declarations differs from that provided at the time the quotation was issued.

Receipt of instructions

We do not consider instructions to arrange or change cover sent to us by post, electronic mail or facsimile, or left on answering equipment, to have been received until they reach the relevant personnel in our offices. We do not accept responsibility for instructions that do not reach us due to failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty, we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You should check all policy documentation to ensure that the details are correct, and the cover provided meets with your requirements. Any errors should be notified to us immediately.

All policies contain conditions and exclusions, and some contain warranties and excesses. It is your responsibility to examine the document to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and breach of a warranty may invalidate the cover if it is not complied with precisely. We recommend that you keep policy documents for as long as a claim is possible under the policy.

Block transfers

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial to our clients.

This document constitutes both your acceptance that we do this and your prior request for us to do.

Our Remuneration

Our remuneration will be a combination of fee, and brokerage, which is a percentage of the insurance premium paid by you and allowed to us by the insurer with whom the insurance policy is placed.

In the ordinary course of our business, we sometimes earn income in the form of management/administrative expenses allowed to us by insurers to cover costs incurred in carrying out work on their behalf and in the form of volume, growth, or profitability payments.

We may sometimes also earn income for the provision of other services to you, which will be agreed with you on an individual basis. For each insurance policy, including any subsequent renewal, you have a right to request information regarding any remuneration that we have received as a result of placing your insurance business.

Fees and charges

Unless we tell you otherwise when you take out or renew a policy with us, the total amount you pay will include the insurer's premium and an additional administration fee. If after inception of cover there are any amendments to the policy which change the original risk, there may be an additional insurer's premium charge. In the event of a policy being cancelled mid-term, and not replaced by another policy, we reserve the right to retain the brokerage and admin fee earned on the original transaction (see Cancellation Right in this document). We regularly review our fees to ensure they represent fair value and remain clear and transparent in line with FCA Consumer Duty.

Method of payment

We accept payment by most major debit and credit cards

Handling your money

We collect and hold money as an agent of the insurer.

Claims

You need to check the relevant section of the policy wording to see if you are covered and what documents etc are required to make a claim and then contact the claims service detailed in your policy wording in order to submit your claim.

If you have a travel policy then, in a medical emergency, contact the Assistance Company shown in the policy wording for help. Please read the policy wording for details. If you are admitted to hospital or need to curtail your trip you must contact the Assistance Company for authorisation before incurring any expenses or insurers may not pay your claim. Simple outpatient treatment should be paid locally and claimed for on your return to the United Kingdom.

Please refer to the section in our Privacy Policy entitled '**International Medical Group**' for details about how your claim will be handled and possibly processed in the US under a recognised EU-US data privacy framework that complies with UK GDPR.

Treating customers fairly

It is our intention to provide a high level of service at all times. However, if for any reason you feel our service is not of the standard you would expect please contact us.

How to make a complaint

If **your** complaint is regarding the selling of **your** policies:

email: complaints@ancileinsurance.com or write to: Complaints Manager, Ancile Insurance Limited, Correlation, 1st Floor, 5 St Helen's Place, London EC3A 6AB, United Kingdom

Or if you would like to complain about the outcome of your claim or assistance provided, please forward details of your complaint in the first instance as follows:

Email qualityassurance@global-response.co.uk or write to: Quality Assurance Manager, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL. Or call +44 (0)2920 474138, who will then acknowledge receipt by email within five business days of receiving your complaint.

In the unlikely event that they require longer than four weeks to complete their investigations for your complaint, they will write to you to explain why they are not yet in a position to respond and indicate when they will make further contact (this must be within eight weeks of the receipt of the original complaint).

Financial Ombudsman Service

If you are not happy with our final decision on a complaint, 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.

Their address is:

The Financial Ombudsman Service

Exchange Tower, 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.financial-ombudsman.org.uk

If you take any of the action mentioned above, it will not affect your right to take legal action.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at <http://www.fscs.org.uk/>

Cancellation Right

If you take out a personal policy through us, you may cancel the cover up to 14 days from the later of:

- The policy purchase date or the date you receive full policy documentation from us or your insurers
- The renewal date or the date you receive full renewal documentation from us or your insurers

You will be informed if you have such a Cancellation Right in the Policy Wording.

Should you decide to exercise the Cancellation Right you will be entitled to a refund of premium less an administration fee and an appropriate pro rata charge for the period of cover given before the cancellation right was invoked. If the premium has not been paid, a charge may be made for the period of cover given prior to the exercise of the Cancellation Right.

Should any claim occur prior to the exercise of the Cancellation Right where the claim terminates the insurance cover, your insurers may not allow a refund of any of the premium paid.

If this Cancellation Right is not exercised within the 14-day period as stated above, and you decide to cancel the policy at a later date, the amount of any premium refund will depend upon the cancellation terms of your insurance policy.

To exercise the Cancellation Right you should contact us at our normal address or your insurers at the address shown on your policy.

Renewal of annual travel insurance policies

All renewals are at our discretion.

We will notify you that your policy is due for renewal at least 28 days before it expires and invite you to obtain a new quotation, either online or by telephone.

Medical conditions

Please note that you must re-declare your existing medical conditions to us when obtaining a renewal quotation, even if they were declared on your previous policy.

Due to the changing nature of some medical conditions, it is important to complete the medical screening process every year. If you fail to declare all of your medical conditions or your policy could be invalid, and your claim may not be paid.

Optional cover, sports and activities

If you added any extra cover, such as winter sports or gadget cover, to your previous policy you will need to add this to your new policy if it is required.

Once your policy has been renewed, whether automatically or after your instruction, you have a 14-day cooling off period, when you can cancel the cover and receive a full refund, provided no claim has been made.

Law & jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the exclusive jurisdiction of the English courts.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS AND GIVE YOUR CONSENT FOR US TO OPERATE IN THE WAYS DESCRIBED, UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.

Privacy Policy

Updated: January 2026

Who We Are

Goodtogo is a trading name of Ancile Insurance Group Ltd which is authorised by the Financial Conduct Authority.

Registered Office: 3rd Floor, 114a Cromwell Road, London, SW7 4AG. Registered in England, Company No 05429313.

If you would like to find out more about the group, please visit our website at www.ancileinsurance.com.

Ancile Insurance Group Ltd. (We) are committed to protecting your privacy. We comply with the current Data Protection Regulations and aim to maintain consistently high levels of best practice in our processing of personal and/or sensitive personal data.

How We Use the Information You Provide

Any personal information you supply to us via our website or by phone will be treated in accordance with the 'UK General Data Protection Regulation and Data Protection Act 2018.

We will be processing your personal data under the following lawful basis: to fulfil our contract with you and our legal/compliance obligations. For example, to provide a travel insurance quotation, to arrange and administer your insurance including making any changes, renewing your policy, cancelling your policy, answering queries and to action your requests. This information may also include sensitive (special category) data such as your medical history and conditions which we can collect on grounds of substantial public interests to provide you with a quotation and/or arrange your insurance.

Administering Your Policy

We collect and process your personal information for the purposes of insurance administration by us or our agents, including the processing of any claims you may make. Please note if a claim is of a medical nature this could involve the use of your medical information or contacting your doctor. You will be asked to give consent before your doctor is contacted, but you should be aware that refusal could affect the outcome of your claim. Please refer to the section 'International Medical Group' for more details about how your claim will be handled and possibly processed in the US under a recognised EU-US data privacy framework that complies with UK GDPR. We collect your personal information on our website, or over the phone when you obtain a quotation or purchase a policy from us. To provide you with an accurate quotation and to administer your policy we will collect and process the following personal information: Name, date of birth, postal address, email address, contact details, medical history and credit or debit card information.

Please note, we do not store any credit or debit card information on our computer systems or in our call recordings.

Before you provide any data to us, we will endeavor to make it clear why we need it.

In the course of administering your policy we may contact you from time to time by email, this may include, but is not limited to;

- Providing instructions on what to do in a medical emergency before you go on your trip
- Providing details on how to make a claim when you return from your trip

If you have provided an email address when you purchased a policy, you may also be contacted on our behalf by a third party to request feedback on the service we provided. This third party will only send you one email and will not use your data for anything else.

Outsourcing

From time to time, we will use a third-party service company to administer insurance policies, provide company infrastructure or help us with customer service. If a third-party service company is used they are bound under the same terms and conditions laid out in the privacy policy to protect your data.

IUA Business Solutions (PTY) Ltd – We may use a service company based in South Africa to administer insurance policies and provide customer service. This company is contractually bound to protect your data with us under an International Data Transfer Agreement (IDTA), which can be viewed on request.

The company is incorporated under the laws of South Africa with company number 1981/006334/07 whose principal place of business is at Cnr. Keynsham and Umhlanga Rocks Drive, Somerset Park, Umhlanga Rocks, 4319

Medical Screening

In order to receive an accurate quotation, it is often necessary to conduct a medical screening questionnaire, either online or by phone. The information you provide is processed to provide a score which affects the price of your insurance.

We will use the information you provide to administer your policy. In the event of a claim this could involve contacting your doctor to verify your medical history.

Please make sure you answer all questions accurately and honestly for yourself and everyone who is to be insured. If you don't, your policy may be cancelled, or treated as if it never existed, and your claims may be rejected or not fully paid.

International Medical Group Ltd – For administration of policy, assistance and claims, company registration 04163178 whose principal place of business is at 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff, CF24 0EL. Should you make a claim or phone IMG for medical assistance, your data may be handled and processed in the US. IMG are contractually bound to protect your data according to the EU-US data privacy framework which ensures that an adequate level of protection for UK personal information is provided as per the UK GDPR. Our lawful basis for sharing your data with IMG is to perform our contract with you and ensure that your claim is processed. If you object to your data being handled in this way you may exercise your right and cancel your policy within 14 days with a full refund. Please write to us or email info@ancileinsurance.com

CustomerKNECT Ltd – For printing and posting of policies, company registration 02289304, whose principal place of business is at 3 Pancras Square, London, United Kingdom, N1C 4AG.

We use other third-party companies who provide the following specific functions, details of whom can be provided to you upon request:

- Marketing emails (unless you have opted out)
- Website interaction tracking
- Developers of our IT systems, software and infrastructure
- Provision of IT support with access to shared drives
- Provision of a website chat function for customer support
- Provision of a customer callback option for customer service
- Investor and Partner with access to management information
- Underwriting of all policies (as named on your insurance schedule)
- Refer-a-friend reward programme

Instant Online Chat

We use an online instant chat tool to provide help and assistance on our website. If you use this tool, you will be asked to consent to your data being used for this purpose. If you do use our online chat tool you can exercise your right to access this data or your right to erasure by emailing optout@ancileinsurance.com

Renewal of Cover

If you have taken out an annual insurance policy, we will contact you 30 days before your policy is due to expire to notify you that the policy is about to expire and provide you with a new quotation.

For the Investigation of or Prevention of Crime

When required to do so by law we will disclose information to police or other fraud or crime prevention agencies for the purpose of investigating or preventing crime.

Compliance with Regulatory Bodies

When required to do so we will disclose information to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with their regulations. For example, but not limited to, the Financial Conduct Authority or the Information Commissioners Office.

Fulfilling Callback Requests

If you request a callback from our website, you are consenting to our service provider, Response IQ, storing and processing your IP Address, Name and Phone Number in order for the call to be connected. This data will be stored securely by them for as long as is deemed necessary and then deleted.

We may also process your data for the following legitimate interests:

Direct Marketing

Direct marketing to customers by email, post, telephone or sms. You can opt out of receiving marketing communications when you purchase your policy and in all subsequent communications.

We have adopted the following procedure when using your data for direct marketing purposes.

When you purchase a product from us you will be placed on our marketing list to receive information about similar products and services from us (this may be by post, sms, email, telephone, or social media), unless you opt out.

You will be given the opportunity to opt out of all marketing at the point of purchase, at the bottom of every subsequent electronic communication and when you log in to your account.

When you save a quotation, we will ask you for your consent to send marketing information about similar products from us, via post, sms, email, telephone, or social media. If you consent, you will be given the opportunity to opt out at the bottom of every subsequent email and when you log in to your account.

You can also opt-out of marketing by emailing optout@ancileinsurance.com, calling us on 0330 024 9671, or writing to us.

When you receive a marketing email, we may track which links you click on and the areas of our website that you visit. This will enable us to better understand your needs and ensure any other information we send is better suited to your requirements.

What you can expect to receive:

• Monthly email newsletters

We send a monthly email newsletter to customers with travel news for UK based holiday makers, product updates and other relevant news.

• Timely reminders and updates

We may also send timely reminders and information by email based on your previous travel dates, purchase date, date of birth or destination of travel.

If you have not purchased a policy within 3 years or have not responded to any emails (opened or clicked) recently you will be automatically removed from our marketing list.

Refer-a-friend programme

We have a refer-a-friend reward program facilitated by a third party 'Mention-Me' (www.mention-me.com) who will collect and analyze data from online sales and comply with data processing regulation. See their privacy policy at <https://mention-me.com/help/privacy-policy>. You have the right to object to this processing and if you wish to do so please contact optout@ancileinsurance.com.

Website Analysis

We use website usage information and analysis to improve our systems and service.

As with the majority of websites, when you use our site, we log your IP address, and which pages you have downloaded. This information is used to improve the performance or identify errors with the functioning of our website. Log files are stored securely and are automatically deleted after 30 days.

We also place cookies on your device to improve your experience and provide anonymous information about how users interact with our site including how they find our site, where they leave our site and which pages are the most popular.

For more information about how we use cookies and how you can manage them. See [How We Use Cookies](#).

Research and statistical purposes

We may process your data for research and statistical purposes to help us to improve our products and services.

We analyse statistical information from claims submitted, including date of birth, destination, and medical history in order to improve our products and inform our pricing strategy. If you don't want your data to be used in this way you can exercise your [Right to Erasure](#) and request that we delete your data.

We may use anonymised sales and demographic information, such as average age from existing customers to inform our marketing strategy. If you don't want your data to be used in this way you can exercise your [Right to Erasure](#) and request that we delete your data.

Any new information you provide to us may be used to update an existing record we hold for you. If you provide a work email address, we will not be responsible for third parties who are authorised to access your work email address having access to any communications we send.

We ask for your home and mobile telephone number, and email address to enable us to contact you in relation to an enquiry you have made, to contact you about relevant products or services, to contact you if there is a problem with your order, or there is another genuine reason for doing so.

Improving our Analytics and marketing strategy – Pseudonymised Data

We may also share limited personal data in a safely encrypted, pseudonymised format with Google, Microsoft and Meta via our marketing agency for the purpose of improving analytics and our digital marketing and advertising strategy. This data cannot be used for direct marketing or any other purpose and will be automatically deleted by Google, Microsoft and Meta after 90 days, except for annual policies purchases where data will be deleted across all three platforms after 270 days. We consider 'legitimate interests' to be our lawful basis for processing the data, however you have the right to object to your data being used in this way and may exercise your right by writing to us.

We Do Not Sell, Trade, or Rent Your Personal Information

We do not sell, trade, or rent your personal information to other companies, for any purpose.

In the event that a third party may deliver all or part of the service requested by you, whilst the information you provide will be disclosed to them, it will only be used for the administration of the service provided and to maintain management information for business analysis.

Security and Storage of Your Data

We take every reasonable step to ensure that any information you provide via the forms on our website or by phone is kept secure.

Our web servers comply with the 'UK General Data Protection Regulation and Data Protection Act 2018 and are located at a secure data centre with access limited to only a few personnel.

Remote access is limited to our IT provider via a secure VPN connection at their office or via a control panel where strict user credentials are required and can only be accessed over https (SSL).

All our staff are fully trained on the 'UK General Data Protection Regulation and Data Protection Act 2018 and are constantly monitored to ensure that they respect customer privacy and maintain the security of customer data at all times.

All credit and debit card transactions are handled via a payment gateway. No credit card details are stored by us, either on our online systems or call recordings.

Our website is secured using a SSL Certificate, which encrypts all the information you enter before transmission. This means that your credit and personal information will be safe and secure.

Our websites conform to the PCI-DSS standard.

Please note, due to the nature of the internet, we cannot guarantee the security or privacy of emails or that any emails sent will be received by us.

Logging into Your Account

When you save a quotation or purchase a policy you are invited to create an account with us. Your account will be based on your name, date of birth and email address.

To keep your account and personal information secure you are required to create a secure password which must meet the following criteria:

10 characters long, have at least one lowercase letter, one uppercase letter, one digit and one special character (#?!@#\$%^&*.)

Accessing Your Policy Documents

When you purchase a policy, you can log in to your account to download your personal insurance documents. You can also request to have your documents posted to you.

Please note: We are unable to email your policy documents to you due to the sensitive personal information contained.

Data Retention

We are obliged and permitted by law and regulation to retain certain types of data for a minimum period of time. The minimum period of time tends to be for six years but can be longer if the statute or regulation requires or permits.

After that time, we will securely destroy all personal data.

We are happy to delete your personal information sooner than this if requested, for more information see the [Right to Erasure](#) section below.

How We Use Cookies

Cookies are small data files sent to your browser from a website. They allow the website to remember information about your visit. Some cookies are necessary for websites to work, and others are not essential and remember things about you to give you a better experience online.

We have placed necessary cookies on your computer already to help us give you the experience you expect. By continuing to use our website, you're agreeing to our use of necessary cookies. When you visit our website, you will be given the option to accept all cookies or to customise them to your preference. Alternatively, you can delete or manage them by following the instructions below.

We use cookies to improve your experience in the following ways:

Necessary cookies – make our website function

Without these cookies, our website will not work properly.

Necessary cookies are used to create a secure connection, so that we can provide you with a quote or policy, and to enable you to login and view your quote and policy information. Necessary cookies ensure the site functions as intended. Some necessary cookies are used to monitor the website to make sure it is available and responding quickly.

Statistics – help us improve our website and track advertising

We use Google Analytics to analyse trends of behavior on our website. These cookies collect aggregated information about how visitors use our site.

We use this aggregated information to improve our website - it never identifies individual users.

They give us an overall picture of how people find and use our website by telling us things like, how visitors found our site, the number of visitors to each page and what people do on the page, like which links they click on.

Targeting or advertising cookies – receive relevant advertising

These cookies collect information about your browsing habits (including details of the websites you've visited) which is then used to ensure you receive advertising relevant to you.

For instance, these cookies may be used by us (or third parties and advertising networks on our behalf) to serve ads relevant to you across the internet (including on other sites you visit), based on your interaction with our website and your browsing history.

The following third parties may place a cookie on your device for this purpose when you land on our website:

- Microsoft – Privacy Policy: <https://privacy.microsoft.com/en-gb/privacystatement>
- Sizmek – Privacy policy: <https://www.sizmek.com/privacy-policy/>
- Google – Privacy policy: <https://policies.google.com/technologies/partner-sites>
- Meta – Privacy Policy: <https://www.facebook.com/privacy/policy>
- Youtube – Privacy Policy: <https://policies.google.com/privacy?hl=en-GB> If you watch a video on our site, it may be hosted on Youtube. In this instance a cookie from Youtube may be installed on your device.

Preference Cookies

Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Improve the quality of our email messages

We use cookies to identify whether you have visited our site in response to one of our emails. This enables us to improve our email messages and send you more relevant information. To opt out of email marketing click on the unsubscribe link which appears at the bottom of all of our emails, or email optout@ancileinsurance.com

How to control cookies on your device

When you visit our website, you will be given the option to accept all cookies or to customise them to your preference. Alternatively, you can opt out of the use of your personal information for the purposes of displaying relevant and interest based advertising or delete cookies on your device by visiting:

<http://www.youronlinechoices.com/uk/your-ad-choices>.

This website will show you what cookies are active on your device and provides information about what they are doing and enables you to opt out. Find the third parties above in the list of online behavioural advertising companies and select 'off'. You can also find out more information about cookies on the website of the Information Commissioner:

<https://ico.org.uk/for-the-public/online/cookies/>

Disclosure of Information to Third Parties

We do not sell, trade, or rent your information and will never disclose information about you to third parties, except to fulfil your specific orders for a product, for example a data processing company may need your details in order to administer your policy. Or in the event that third parties deliver the relevant service, for example, if you take out an insurance policy underwritten by a third party, a claims company will need your details in order to process any claims.

Cross-border Transfers of Information

Please note that we provide products and services for customers who may travel outside the European Economic Area (EEA). Therefore, if you travel on such holidays, and it is deemed necessary to provide the cover you have purchased, for example in the event of a medical claim, the information you provide may occasionally be transferred outside the European Economic Area.

It is worth noting however that some non-EEA countries do not afford the same level of data security as the UK. By submitting your details, you consent to this transfer in the event that it is necessary to process your claim. We will always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

We may also be obliged by law to pass on your information to the Police or any other statutory authority.

Your Rights Under the 'UK General Data Protection Regulation and Data Protection 2018.

Under the UK GDPR and Data Protection Act 2018 an individual has specific rights with regards to their personal data.

The Right to Be Informed

When we collect any personal data from you, we endeavor to inform you why we need the information. This is generally in order to provide you with an accurate quotation or to administer your policy. More information can be found in this privacy statement.

Your Right to Object (Opting Out of Direct Marketing)

When you purchase a product from us, we consider it in our legitimate interest to place you on our marketing list to receive information about similar products and services from us (this may be by post, sms, email, telephone, or social media), unless you opt out.

You will be given the opportunity to opt out of all marketing at the point of purchase, at the bottom of every subsequent electronic communication and when you log in to your account.

You can also opt-out of marketing by emailing optout@ancileinsurance.com, calling us on 0330 024 9671, or writing to us.

Withdrawing Consent

If you have consented to receive marketing information from us in the process of saving a quotation, you can withdraw your consent by using the opt out link which is at the bottom of every electronic communication or changing your contact preferences when you log in to your account.

You can also opt-out of marketing by emailing optout@ancileinsurance.com, calling us on 0330 024 9671 or writing to us.

Amendment and Rectification of Information

Please advise us in writing as to any changes in your circumstances or of any instances where you feel the data, we hold may be incorrect. We will amend details as required.

Please call us on 0330 024 9671, email info@ancileinsurance.com or write to us.

Subject Access Requests & Data Portability

You have a statutory right of access to accessible personal and/or sensitive personal data that we hold about you. In order to exercise this right, your application must be in writing for security reasons.

We can supply the data as a hard copy or as a csv file which can be imported into other computer systems.

Call recordings can be supplied as wav or mp3 files, these are common file types which can be listened to in a number of different applications.

Please write to us or email info@ancileinsurance.com

Right to Erasure

You have a right to ask us to delete any data we hold about you. Please write to us, or email info@ancileinsurance.com

Please note, if you have a live policy with us, we will not be able to delete your data unless you cancel the policy first. This is because we require your personal data to administer your policy and process any claims you may make.

Right to Restrict Processing

If you feel that the data, we hold for you is incorrect you have a right to ask us to restrict processing until you have supplied the correct data.

Please write to us, or email info@ancileinsurance.com

Making a Complaint

If you are not happy with the way that we collect, process, or store your data you have the right to lodge a complaint. You can contact our Data Protection Officer at the following address:

Data Protection Officer, Ancile Insurance Limited, Correlation, 1st Floor, 5 St Helen's Place, London EC3A 6AB, United Kingdom or email info@ancileinsurance.com. Alternatively, if you would like to lodge a complaint with a supervisory body you can contact the Information Commissioners Office.

Visit their website <https://ico.org.uk/concerns> or call their [help line 0303 123 1113](tel:03031231113)

Changes to our Privacy Policy

If we decide to change our Privacy Policy, we will update all relevant documentation and post any changes onto our websites so that you are always aware of what information we collect, how we use it and under what circumstances we disclose it.