

# Privacy Policy

Please ensure you have read our Privacy Policy before using our services. You must not use this website if you do not accept this Privacy Policy or our Terms of Use.

## Our contact details

**Name:** Medical Travel Compared

**Address:** PO Box 475, Suite 23 Portland House, Glacis Road, Gibraltar, GX11 1AA.

**E-mail:** [contact@medicaltravelcompared.co.uk](mailto:contact@medicaltravelcompared.co.uk)

Privacy Policy last updated: 09/12/2020

## Who are we?

Medical Travel Compared is a trading name of Aequotech Limited who is an insurance product comparison service provider. We are the data controller for any of your personal information that you provide us with when you access or use our services. This means we decide how your data is processed.

At Medical Travel Compared, we take protecting your personal information very seriously, and we want you to understand how we use your information and who we share it with.

This policy sets out how we collect, process, use and store your personal information and who we share it with, and why.

We reserve the right to update this policy at any time.

## What is personal information?

Personal information is any information that can be used to identify an individual. This can be things such as a name, address, financial details, email address, IP address or telephone number.

It can also include special categories of personal information like medical details or criminal convictions and offences.

## What types of personal information do we collect?

We currently collect and process the following information:

**Personal data and contact information** – we use this data to obtain comparative quotes for insurance. Examples of this type of information are:

- Email address.
- Telephone numbers.
- Date of Birth.
- IP address.

**Special category information** - we sometimes need to collect information that is particularly sensitive relating to your medical history. We need to collect this type of data when it is required for the type of insurance you are looking to purchase, for example, travel or life insurance. We have extra protections in place for this data and will only collect this information when it is necessary for the performance of an insurance contract.

**Joint or group policies** – where you are providing us with another individual's personal information you should advise them to also read this privacy policy. By providing us with their information you are confirming that they understand how we will use and store their information.



**Children and minors' personal information** – Our services are not directed towards children under the age of 16 and we do not knowingly collect or store their personal information without obtaining parental consent.

**Marketing consent** - We record your consent and marketing preferences so we know how you want us to market to you.

We also collect and store information relating to how you accessed and used our site, for example:

- The time you spent on each page.
- Where you accessed our site from.
- The number of occasions visiting our site.
- Details of any quotes you requested.
- What pages you visited when on our site.

**It is your responsibility to ensure the information you provide us with is correct, complete, and accurate.**

### **How we get your personal information?**

From you directly - most of the personal information we process is provided to us directly by you when you request a quote or contact us to find out information on a product or service. We are unable to provide quotes without this information.

From our insurance providers and partners – we obtain certain information from the insurance providers on our panel and the partners we provide our comparison service to. This will include details of whether you went on to purchase the policy and general sales information. If you make a claim on your policy, or you make a complaint, we may share information to help the provider deal with your case.

From you using our website and services – we collect data from your visits to our website to help us improve our services and learn more about customer behaviour. If you use our webchat service we keep a record of this for auditing and quality control purposes.

From third parties – if you have been introduced to our site by one of our partners they will sometimes provide us with personal information that you have shared with them before accessing our services, for example name or email address.

### **How do we use your personal information?**

We use the information that you have given us in order to:

- provide you with the insurance product comparison services you have requested;
- share with our insurance providers and partners to allow them to provide you with the service you have requested, such as a quote or information on an insurance product;
- send you information about other services or products we offer and other marketing communications. We will only send you this type of information if you have provided us with your consent and will only contact you via the preferences you have selected. You can withdraw your consent at any time by using our unsubscribe service;
- send you confirmation of your quotes via email;
- send you a reminder of an annual policy due to expire;
- tell you about any changes to our services and products;
- carry out statistical analysis to help improve our sales and service, websites, product offering, processes and procedures;
- market research purposes;
- to comply with legal and regulatory requirements;
- track sales information;
- assist you with your application (livechat).



## Who do we share your personal information with?

We may share this information with the following parties:

- Our insurance product providers, third party suppliers, contractors and any company that has introduced you to us. The insurance providers and partners also act as data controllers in relation to the information we have passed to them. Once you have selected an insurance provider we recommend reading their privacy policy.
- Our appointed representatives.
- Our regulators, fraud prevention agencies and law enforcement.
- If we are under any duty to disclose your personal information for the purposes of detecting or preventing financial crime.
- In connection with the sale or potential sale of our business;

You have the right to object to our use of your personal information at any time. If you wish to object please contact our Data Protection Officer at [contact@medicaltravelcompared.co.uk](mailto:contact@medicaltravelcompared.co.uk).

Under the General Data Protection Regulation (GDPR), we are required to meet certain conditions before we use your personal information. The lawful bases we rely on for processing this information are:

Purpose of processing	Lawful basis
Providing quotations; arranging and administering insurance policies.	Necessary for the performance of an insurance contract.
Provision of information on products and services (Marketing).	Our legitimate interests or your explicit consent.
To notify you of changes in our service.	Our Legal and Regulatory obligations.
To prevent and detect fraud, money laundering and other financial crimes.	Our Legal and Regulatory obligations.
To meet general legal or regulatory obligations.	Our Legal and Regulatory obligations.

## Transferring your data outside of the EU

If one of our third party suppliers is based outside of the European Economic Area (EEA), the information we collect from you may be accessed via, transferred to or stored at this location. Medical Travel Compared take all reasonable steps to ensure your information is handled and protected in the same way as it would be in the UK.

We will only ever transfer your information outside of the EEA if we are permitted to do so by law.

## How long do we store your personal information?

We will hold your information securely on our systems for as long as necessary to fulfil the purposes outlined in this privacy policy. We have internal retention policies that set out minimum retention periods which are determined by us or required by law or regulation.

Unless a longer period is required by law, you can request that we delete your data by contacting us on the details provided within this policy.



## Your data protection rights

Under data protection law, you have rights including:

**Your right of access** - You have the right to ask us for copies of your personal information.

**Your right to rectification** - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

**Your right to erasure** - You have the right to ask us to erase your personal information in certain circumstances.

**Your right to restriction of processing** - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

**Your right to object to processing** - You have the right to object to the processing of your personal information in certain circumstances.

**Your right to data portability** - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact our Data Protection Officer at [contact@medicaltravelcompared.co.uk](mailto:contact@medicaltravelcompared.co.uk) if you wish to make a request.

## How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us or directly to our Data Protection Officer at [contact@medicaltravelcompared.co.uk](mailto:contact@medicaltravelcompared.co.uk).

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

**Helpline number:** 0303 123 1113

**ICO website:** <https://ico.org.uk/>

## List of our insurance product providers

We recommend that you read an insurance provider's privacy policy carefully when purchasing a policy. Please see a current list of those on our panel and links to their privacy policies.



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Insurer/Broker	Brands	Link
A to Z Cover Limited	A to Z Cover	<a href="https://www.atozcover.co.uk/Home/PrivacyPolicy">https://www.atozcover.co.uk/Home/PrivacyPolicy</a>
A to Z Cover Limited	Vibe Insurance	<a href="https://www.vibeinsurance.co.uk/PrivacyPolicy">https://www.vibeinsurance.co.uk/PrivacyPolicy</a>
Ancile Insurance Group Limited	Good to Go, Insure with Ease	<a href="https://www.ancileinsurance.com/privacy">https://www.ancileinsurance.com/privacy</a>
Bluegreen Holdings Ltd	Journey Travel Insurance	<a href="https://www.journey.co.uk/PrivacyPolicy">https://www.journey.co.uk/PrivacyPolicy</a>
Coverwise	Coverwise, Southdowns	<a href="https://www.coverwise.co.uk/AboutUs/PrivacyPolicy.aspx">https://www.coverwise.co.uk/AboutUs/PrivacyPolicy.aspx</a>
ERGO Travel Insurance Services Ltd	ERGO	<a href="https://www.ergotravelinsurance.co.uk/privacy-policy/">https://www.ergotravelinsurance.co.uk/privacy-policy/</a>
EUI Limited	Admiral	<a href="https://www.admiral.com/your-privacy-and-security">https://www.admiral.com/your-privacy-and-security</a>
Explorer Insurance Services Limited	Explorer, Travel Time	<a href="https://www.explorerinsurance.co.uk/Privacy-Policy">https://www.explorerinsurance.co.uk/Privacy-Policy</a>
Hamilton Insurance Dac	GetAway Cover	<a href="https://www.getawaycover.co.uk/PrivacyPolicy">https://www.getawaycover.co.uk/PrivacyPolicy</a>
Holidayrisk (Globalshield)	Holidayrisk	<a href="https://holidayrisk.com/Home/PrivacyPolicy">https://holidayrisk.com/Home/PrivacyPolicy</a>
Holiday Extras Limited	Holiday Extras	<a href="https://www.holidayextras.com/privacy.html">https://www.holidayextras.com/privacy.html</a>
Hood Travel Limited	Ageas	<a href="https://www.ageas.co.uk/privacy-notice/travel-privacy-notice/">https://www.ageas.co.uk/privacy-notice/travel-privacy-notice/</a>
Hood Travel Limited	Esure	<a href="https://esure.hoodtravel.co.uk/information/privacy-policy-and-cookies">https://esure.hoodtravel.co.uk/information/privacy-policy-and-cookies</a>
Hood Travel Limited	RAC	<a href="https://rac.hoodtravel.co.uk/information/privacy-policy-and-cookies">https://rac.hoodtravel.co.uk/information/privacy-policy-and-cookies</a>
Hood Travel Limited	Rias	<a href="https://www.rias.co.uk/privacy-notice/">https://www.rias.co.uk/privacy-notice/</a>
Hood Travel Limited	Sainsbury's Bank	<a href="https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy">https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy</a>
Hood Travel Limited	Select & Protect	<a href="https://www.selectandprotect.co.uk/privacy-policy.html">https://www.selectandprotect.co.uk/privacy-policy.html</a>
Hood Travel Limited	Virgin Money	<a href="https://travel-insurance.virginmoney.com/PrivacyPolicy">https://travel-insurance.virginmoney.com/PrivacyPolicy</a>

Prompted is a trading name of Aequotech Limited who is authorised and regulated by the Gibraltar Financial Services Commission (20376) to provide general insurance intermediary services within the travel insurance sector. Prompted trade into the UK on a freedom of services basis (Financial Conduct Authority Firm Reference Number 677661). Prompted Limited is registered in Gibraltar, Company Number 111831. Registered Office: 1st Floor, Grand Ocean Plaza, Gibraltar.



<b>Insurer/Broker</b>	<b>Brands</b>	<b>Link</b>
Insure For Travel	Insure For Travel, Elect Travel Insurance	<a href="https://insurefortravel.co.uk/privacy/privacy_policy.php">https://insurefortravel.co.uk/privacy/privacy_policy.php</a>
PJ Hayman & Company Limited	Free Spirit	<a href="https://www.freespirittravelinsurance.com/documents/Socprivacypolicy.pdf">https://www.freespirittravelinsurance.com/documents/Socprivacypolicy.pdf</a>
Post Office Management Services Limited	Post Office	<a href="https://www.postoffice.co.uk/privacy">https://www.postoffice.co.uk/privacy</a>
Puffin Group UK Ltd	Puffin Travel Insurance	<a href="https://puffininsurance.com/privacy-policy">https://puffininsurance.com/privacy-policy</a>
Rothwell & Towler Ltd	Travel Insurance 4 Medical, Travel Insurance Saver	<a href="https://www.rothwellandtowler.com/privacy.html">https://www.rothwellandtowler.com/privacy.html</a>
Taurus	Oasis Insurance, Switched on Insurance, Trusted Insurances, Viva Travel Insurance	<a href="https://www.taurus.gi/Privacy">https://www.taurus.gi/Privacy</a>
Worldwide Internet Insurance Services Ltd	Cedar Tree, Cover for You, Insure & Escape	<a href="https://www.cedartreeinsurance.com/privacy-policy.php">https://www.cedartreeinsurance.com/privacy-policy.php</a>

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