

Post Office Travel Insurance Privacy Policy



This policy is to be read alongside the main Privacy Policy of Post Office Limited and Post Office Management Services Limited. This Policy deals with the extra data processing activities that are carried out for Travel Insurance.

What information we collect about you

We collect name, address, contact details, date of birth, information about your trip, payment details and any medical conditions you or fellow travellers may have. Additional data may be collected through your correspondence with us.

If you report an issue or make contact with us, we will capture enough information to allow us to investigate and respond.

Where you give us information about other people, you must have permission from them to do so and you must show them this Privacy Policy and tell them about www.postoffice.co.uk/privacy.

Why we collect personal information about you and what we do with it

Where we have an obligation as a provider of Post Office Travel Insurance (for the 'performance of a contract')

- To provide you a quote, automated decision making technologies use your information (including medical conditions) to evaluate risk and match you with the appropriate policy and premium.
- To provide you with insurance and fulfill our contractual obligations to you.

Where we have your permission ('consent')

- Consent is used for direct marketing purposes; we only send you offers that are relevant to you. Please review the main Privacy Policy for more details and how you can contact us to change your mind.

Where we have a justifiable reason ('legitimate interests')

- For annual policies, to provide you with a renewal quote.

- To undertake underwriting and insurance rating analysis.
- To enhance or improve your experience with us. This may mean that we learn about your preferences and habits and then tailor our communications with you to make sure that what we send is relevant to you ('profiling').
- To allow our internal business processes to function- for example transacting with our partners, carrying out audits, producing management information and dealing with complaints.
- To help keep our website safe and secure.
- To undertake market research and request feedback on our performance.
- To help prevent fraud and maintain security.
- To assist in training, quality assurance and compliance.

Where we have to do something by law ('legal obligation')

- For the purposes of invoicing and to fulfil insurance premium tax, taxation, accounting and auditing legal obligations, we process your data as required by UK law.

Where UK law allows us to use your information so that insurance can be provided ('substantial public interest')

- We use information about your health and the health of fellow travellers in order to assess the level of risk and to provide a quote.

Who we share your information with

We share data with our providers who manage the system on our behalf, our third party who runs our contact centres and a specialist provider who assesses the risk of any disclosed health conditions. Details such as name, amount and card details are passed to our providers who process payments.

We pass your information onto one of two companies who administer our policies. Either Collinson Insurance Services Limited or Travel Insurance Facilities Group will use your data. Your policy booklet will tell you which one applies to your choice of insurance and will contain information about how to contact them and what they do with your information.

Transferring information outside of the EEA

Your information is able to be viewed from India by the service provider who runs the platform on our behalf. Contracts are in place (known as 'EU Model Clause') to allow the data to transfer to India so that your information is kept secure and managed to the standards required by the UK Data Protection Act.

How long do we keep your personal information?

Your personal information is removed after its purpose has been served and after either party can make a legal claim, or where required for legal or regulatory reasons. For insurance purposes we retain information for 7 years.

If you have landed on our page through a price comparison site and do not purchase from us, your information is kept for 24 hours.

If you enter your information into our website and do not purchase a policy, your data is kept for one month. This is in case the website went down, for whatever reason, and you then call our helpline, we can retrieve the data to help you complete the purchase.