



## Data Protection notice

### Introduction

The ways in which we use the personal information you give to us when you apply for and/or buy an insurance policy from us are described below. Your insurance policy is administered by Cigna Insurance Services (Europe) Limited ("Cigna"). Please note that Cigna may work with other third parties that may collect your personal information in order to sell you an insurance policy, however that insurance policy will be administered by Cigna.

When we use the terms 'we', 'our' or 'us' in this Data Protection notice, we mean Cigna.

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us in respect of this insurance policy.

### Collecting Your Personal Information

If you apply for our products and/or services we may need both personal information including sensitive personal data (such as answers to medical questions) about yourself and anyone else who is covered by the application in order to issue and administer the insurance policy and any claims which may arise.

We may collect your personal information from third parties where this is necessary in order to provide insurance services to you.

### Protection and Uses of Your Personal Information

The security of your personal information is very important to us. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products and/or services will be treated in confidence by us and may be used by us for the purpose of providing, administering and marketing our products and services.

We may use the information we collected when you applied for a policy with us to contact you by postal mail or telephone about products and services offered by us or by companies within the Cigna corporate group. If you do **not** wish to receive this information please contact us and we will amend our records accordingly.

We may use your information including sensitive personal data to make automated decisions based on your answers so we can offer you other suitable products and services. If we do so, this means we will use answers you provide in an application to pre-populate another product application, but you will always have the opportunity to change these answers.

We may also contact you about products and services offered by us or by companies within the Cigna corporate group by electronic mail and/or text, in accordance with the communications preferences you expressed when you last contacted us. If you wish to change these preferences, and start or stop receiving electronic mail and/or text marketing from us, please contact us and we will amend our records accordingly. Please note, however, that we will continue to send you service-related (non-marketing) communications.

We and companies within the Cigna corporate group may analyse the personal information you provide in combination with any other information that we lawfully hold or receive for the purposes of monitoring applications, reviewing, assessing, tailoring and improving our products and services and similar products and services offered by the Cigna corporate group. We may also engage the services of third parties to perform any such analysis on our behalf, however in doing so we will ensure that all such activities are carried out in compliance with the applicable data protection legislation. In order to protect your privacy, we will anonymise any information we analyse as far as possible.

Your personal information and sensitive personal data may also be shared with the insurer and reinsurer of our products. The insurer and/or reinsurer are the organisations which ultimately pay out on claims under your policy. It may also be necessary to pass this information to other companies for processing on our behalf, or to organisations

with which we work to provide the benefits under your policy (for example, to a hospital which is responsible for any treatment you receive through your policy).

Some of the companies or organisations to which we transfer your personal information may be based outside Europe in countries which may not have the laws to protect your personal information to the same standard as in Europe. However, in all cases we will ensure that the personal information we transfer is kept securely and only used for the purposes described in this notice.

If you make an application for our products and/or services you will be giving your consent to your information, including the use of any sensitive personal data, being processed by us (which may include other companies within the Cigna corporate group) or our agents and also so we can market other suitable products to you within a reasonable timeframe.

Each time you receive an electronic marketing communication from us you will have the opportunity to decline to receive further marketing information.

You should show this notice to any other person covered under your insurance policy. If your application includes other individuals you should obtain their consent to us using their personal information, including sensitive personal data, as described in this notice before you give their information to us.

### **Telephone Calls**

For your protection, calls may be recorded and may be monitored. Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles. Calls are recorded for the purpose of:

- establishing facts relevant to our business;
- checking that we comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that we should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of our systems, to secure our system and to ensure the effective operation of our systems.

### **Fraud Prevention, Detection and Claims History**

In order to prevent and detect fraud we may at any time:

- Share information about you internally within Cigna and with other organisations and public bodies including the Police, loss adjustors and other third parties that we engage to investigate claims;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We, and other organisations involved in the administration of your policy, may also search these agencies and databases to:
  - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
  - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
  - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
  - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

When we investigate some claims, we may conduct searches of publicly accessible information about you available on the internet, including using sources such as search engines and social media.

## **Customer Satisfaction Surveys**

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by us but in some circumstances we will use an external firm.

Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

## **Your rights**

If you believe that we are holding inaccurate information about you in relation to your insurance policy, please contact us and we will be happy to correct any errors.

You have a right to access the personal information we hold about you. To obtain a copy, please contact us.

## **Changes to our data protection notice**

If we decide to make any changes to this notice we will update all relevant documentation including any website so you are always aware of how we collect and use your information.

## **Contacting Us and Your Rights in Relation to Your Personal Information**

If you have any questions about the way in which we use your personal information, please contact the Customer Helpline or our Data Protection Officer at:

Post: Cigna Insurance Services,  
1 Drake Circus,  
Plymouth, Devon  
PL1 1QH

Telephone: 0330 102 5892.