

Your right to privacy

Your right to privacy is very important to us. We take the security of your information seriously and have policies and processes in place to ensure it remains safe. This policy describes the way we collect information, how we use it and how we protect it.

Who We Are

Justtravelcover.com is a trading name of Just Insurance Agents Limited ("JIAL") who are authorised and regulated by the Financial Conduct Authority (FCA) under registration number 610022.

We are registered as a company in England and Wales under registration number 05399196.

How we comply with Data Protection regulations

We are committed to safeguarding your personal information and we are legally obliged to use your information in line with all laws concerning the protection of personal information.

We are regulated by the Information Commissioners Office (ICO), which is responsible for regulations that cover the collection, storage, processing, disclosure, transfer and destruction of personal data in the United Kingdom, and we are registered as a Data Controller with the ICO. You also have the right to complain to our Data Protection Officer using the contact details below and the ICO directly.

Information we hold about you

We collect personal information about you when you enquire about or make use of our services. Personal information we hold will include:

- name, address and e-mail address.
- telephone number
- information about your health
- credit / debit card information
- information we need to be able to process payments for you, for example bank and credit or debit card details
- records of contact with you, such as system notes, emails and letters

How long we keep your information

We will keep your personal information only for as long as necessary in line with regulatory and legal requirements, and will destroy it securely when it is no longer needed.

How we protect your information

The security of your information is very important to us. We protect your information by maintaining physical, electronic, and procedural safeguards in relation to the collection, storage and disclosure of personal data to prevent unauthorised access, accidental loss, disclosure or destruction. We will not transfer your information to other countries outside the EEA unless it is unavoidable to allow us to deliver our products and services. If we do, we take care to ensure the same level of privacy and security as the UK.

No data transmission over the internet can be entirely secure, and therefore we cannot guarantee the security of your personal information and/or use of our sites. However we use our reasonable endeavours to protect the security of your personal information from unauthorised access.

How we use your personal information

We will only collect, use, hold or disclose personal information where we have a lawful basis to do so. This means information needed to provide you with a product or service, to satisfy legal or regulatory requirements, or where we have your consent. We will use your information to:

- Communicate with you
- keep our records up to date
- process payments
- For the purposes of insurance administration by JIAL or our agents;
- For the investigation of or prevention of crime
- For research and statistical purposes
- To disclose to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with their requirements
- To offer renewal of cover (if you have taken out an annual multi trip policy that can be renewed)
- Gain feedback from you
- prevent crime and meet our legal obligations
- prudentially manage our business through the use of models and forecasts
- keep you informed of other relevant products or services that may be of interest to you where you have provided consent for us to do this

We may monitor and keep records of email communications which you send to us and other communications with you in accordance with this policy and our other business interests.

How we share your information

JIAL 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 or information in the event that third parties deliver the relevant service. For example, if you take out an insurance policy underwritten by a third party, they will need your details in order to administer the policy and process any claims.

From time to time we may send information to, receive information from, or exchange your personal information with:

- any company within our group of companies by means of a centralised database
- partners or agents who support us to deliver our products and services to you, or that we refer you to, or that refer you to us
- companies who perform essential services for us
- third-party organisations that conduct research, analysis and marketing activities on our behalf
- regulators, courts or other public authorities
- the emergency services in the case of accident or emergency

We will only share or exchange data with third parties with the protection of a written agreement and the ability to oversee their activities, unless information is required for legal or regulatory reasons.

Where we have relationships with other organisations that process your information on our behalf we take care to ensure they have high data security standards. We will not allow these organisations to use your personal information for unauthorised purposes.

If the business is reorganised or sold to another organisation, we may transfer any personal information we hold to that organisation.

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.

How you can manage the information we hold and how we use it

Data protection regulations mean you have rights over how we hold and use the information we hold about you:

- You have the right to give your consent to us using your data for any activities we do not have a lawful basis to carry out, for example sending you marketing communications. You can withdraw consent at any time
- You have the right to request access to the information we hold about you; this is called a Data Subject Access Request
- You have the right to know who your data is shared with and why
- You have the right to have your details updated if they are inaccurate and for information not required for lawful reasons to be deleted
- You have the right to have automated processing and profiling restricted. Profiling may be used to analyse or predict economic situations, health, personal preferences, interests, reliability, behaviour, location or movements
- You have the right to request that information we process by automated means is sent to you or another nominated data controller in a commonly used electronically readable format

If you wish to action any of the above please contact us by:

- e-mailing admin@justtravelcover.com
- writing to Just Insurance Agents Limited, Victoria House, Toward Road, Sunderland, SR1 2QF
- telephoning us on 0800 294 2969

Please do not include confidential information in e-mails or letters.

Changes to this policy

We regularly review this policy. You may view the most recent version here at: <https://www.justtravelcover.com/privacy>
Last updated May 2018.

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Disclaimer

Just Insurance Agents Ltd will not be liable for any loss or damage arising from your use of this website.

Insurer Providers

We provide quotes and impartial advice from a panel of specialist travel insurance providers, for more information on a particular insurance provider please see their policy wording.

Trade Marks, Copyright and other Intellectual Property rights

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United Kingdom Only

Our insurance is available to residents of the UK and Channel Islands only and is governed by the law applicable to where you reside within the UK and Channel Islands. The use of this website is governed by and in the event of a dispute you irrevocably submit to the exclusive jurisdiction of the English Courts.

Our Website Availability, Accuracy and Validity of Information

Just Insurance Agents Ltd. takes all reasonable steps to ensure that the information contained within these pages is at all times accurate at the date of publication. We do not accept any liability for any errors or omissions within it.

If you are in any doubt as to the validity or accuracy of any information on this website then please contact us immediately.

Just Insurance Agents Ltd. endeavour to ensure our website is accessible at all times, however we will not be held liable if, for any reason, the website is unavailable for any period of time. We have the right to suspend access to the website for updates and maintenance without notice but we will of course always try to keep any disruption to a minimum.

In addition we cannot warrant that this website will be free of viruses or defects of any description and we will not be held responsible for any technical problems you may suffer as a result of your use of this website.

Acceptance

By purchasing insurance through our website you are deemed to have accepted our terms so please read the policy wording carefully.

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 so to do.

Third Party Websites & Hyperlinks

This website also contains hypertext links to websites operated by third parties. The responsibility for the operation and content of those websites rests solely with the company controlling the third party website and will be governed by separate terms and conditions. We do not accept any responsibility or liability for the contents of any linked website.

Variations

We reserve the right to amend these terms from time to time without notice to you.

Security

Just Insurance Agents Ltd. take all reasonable steps to ensure that any information you provide via the forms on this website is kept secure, however 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.

Terms & Conditions of use of our website

The information on this website has been prepared solely for the purpose of providing information about JIAL, its brands, subsidiaries and associates. JIAL will use reasonable care to ensure that the information is accurate at the time it is added to the website but cannot guarantee that the information (including pricing) is accurate. JIAL shall not be liable for any loss or damage that anyone may suffer in reliance on the information on this website.

The information on this website is provided without any warranty or implied term of any kind, including but not limited to any implied warranties or implied terms of merchantability, fitness for a particular purpose or non-infringement. All such implied terms and warranties are hereby excluded.

Any and all information is subject to change without notice. Publications are subject to availability and their provision is at the discretion of JIAL. You agree that JIAL will not be liable for any direct, indirect or consequential loss arising from the material contained in this website.

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All other intellectual property rights, moral rights and equivalent rights wheresoever arising in the contents of this website are hereby asserted and reserved.

JIAL reserves the right without notice to:

- (1) terminate your access to this website at any time for whatever reason; and
- (2) assign the benefit of this contract to a third party at any time.

The above exclusions and limitations apply only to the extent permitted by law. The validity, construction and performance of this contract shall be governed by English law

Using our website

By browsing and using our website you agree to the aspects of this policy governing your use of the website.

If you do not accept this policy, you should not use our website.

This policy applies only to this website and not to other websites to which we provide links. We also enter into agreements with commercial partners whose websites may be co-branded or framed by us and which you may visit directly through our website. These websites are not subject to our privacy policy. You are advised to read the privacy policy of such other websites.

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Use of cookies and links to other websites

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the site owners. We put a session cookie on your computer for the duration of your visit to our site. It stores data about the browser you are using and information you have entered in order for our website to function correctly and for us to provide you with a quotation or policy. This cookie is deleted when you leave our website.

We use cookies to collect trend data, which we analyse to help us improve how our site works. This trend data includes how visitors find our site and how they move around our site. They do not collect or store personal data.

We use cookies to identify whether you have visited our site in response to one of our email newsletters. 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 marketing@justtravelcover.com. We also enter into agreements with commercial partners whose websites may be co-branded or framed by us and which you may visit directly through our website. These websites are not subject to our privacy policy. You are advised to read the privacy policy of such other websites.

How to change your cookie settings

Most web browsers allow some control of most cookies through the browser settings. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.aboutcookies.org or www.allaboutcookies.org. To opt out of being tracked by Google Analytics across all websites visit <http://tools.google.com/dlpage/gaoptout>

How to delete cookies from your device

To remove cookies from your computer follow the steps in this section.

If you are using Netscape 6.0+:

Go to 'Edit' in the menu bar
Click on 'Preferences'
Click on 'Advanced'
Select the 'Cookies' field
Tick either 'Warn Me Before Accepting a Cookie' or 'Disable Cookies'
Click on 'OK'
Go to your 'Start' button
Click on 'Find'
Click on 'Files and Folders'
Type "cookies.txt" into the search box that appears
Click 'Find Now'
When the search results appear drag all files listed into the 'Recycle Bin'
Now shut down and restart Netscape.
Depending on your earlier choice you will either be prompted by new cookies or no cookies will be set or received.

Netscape Communicator 8.0

On your task bar, click:
from the Tools menu, select Options, and then open the Site Controls panel
on the Sites List tab, select the Master Setting (trust level) want to change in the Web Features section, the default setting is Allow cookies, but you can change this.

If you are using Firefox 2.0+ / 3.0+ / 4.0+ to disable cookies:

Go to 'Tools' in the menu bar
Click on 'Options'
Click on 'Privacy Tab'
Disable the box that says 'Accept Cookies From sites'

To clear existing cookies:

Go to 'Tools' in the menu bar
Click on 'Options'
Click on 'Privacy Tab'
Click on "Clear Now"
Select "Cookies"
Click on "Clear Private Data Now"

This procedure will stop sites from installing cookies on your Firefox browser.

Safari 5.0 (Apple Macintosh)

From the menu choose Safari
Then Preferences
Click the Security icon and then Show Cookies
Select a cookie from the list and click Remove
To delete all cookies click Remove All

Managing Cookies from the Latest Firefox 8.0 Browser

You can specify your cookie options under Firefox 8.0 by selecting Tools -> Options -> Privacy. On the Privacy box, you can disallows websites from tracking you by checking on the "Tell web site I do not want to be tracked" under Tracking. But even if you are tracked, you can go to the linked "remove individual cookie" which opens up a new dialog box containing the websites and their respective cookie files saved by the browser. You can individually delete the cookies, search for specific cookie or just delete all of the with one click.

If you are using Internet Explorer (IE) 7.0+:

Go to 'Tools' in the menu bar
Click on 'Options'
Click on 'Privacy' Tab on top
Click on 'Advanced' button
Select "Prompt" for both "First party cookies" and "Third Party Cookies"

To delete existing cookies:

Go to 'Tools' in the menu bar
Click on 'Options'
Click on 'General' Tab on top
In "Browsing History" section, click on "Delete"
Click on "Delete Cookies"
Your Internet Explorer 7.0 should now be cookie free!

If you are using Internet Explorer (IE) 8.0+:

Go to 'Tools' in the menu bar which should drop down then click on 'Internet Options'
Click on 'Privacy' Tab on top
Click on 'Sites' a new window should open called 'Per Site Privacy Actions'

Type in the URL of the site you wish to allow or block cookie in the 'Address of website' box

To delete existing cookies:

Go to 'Tools' in the menu bar which should drop down then click on 'Internet Options'
Click on 'Privacy' Tab on top
Click on 'Sites' a new window should open called 'Per Site Privacy Actions'

Under the "Managed websites" box should be a list of all the websites you have visited.

To remove all cookies simply click on the "Remove all" button.

Your Internet Explorer 8.0 should now be cookie free!

If you are using Internet Explorer (IE) 9.0+:

Go to 'Tools' in the menu bar which should drop down then click on 'Internet Options'
Click on 'Privacy' Tab on top
Move the slider up to the 'Block all Cookies' button
Important Notice: Blocking all cookies may prevent you from entering a lot of sites. The next two Internet Explorer privacy levels, High and Medium High, may be more suitable.

To delete existing cookies:

Go to 'Tools' in the menu bar which should drop down then click on 'Internet Options'
Click on 'General' tab which should be under 'Browsing History' and click 'Delete'
Your Internet Explorer 9.0 should now be cookie free!

If you are using Google Chrome to disable cookies:

Go to 'Tools Menu'
Click on 'Options'
Click on 'Under the Hood'
'Cookie Setting' should be selected. Once done select 'Block all Cookies'
Now all cookies should be blocked on your Google Chrome

To clear existing cookies:

Go to 'Tools Menu'
Click on 'Options'
Click on 'Under the Hood'
Under 'Privacy' section select "Show Cookies"
A new window should open called 'Cookies' In here you can see all the cookies within your Google Chrome Browser.
Click on "Remove All" to remove all traces of cookies
If you wish to only remove a certain cookie, simply highlight and click "Remove"

Safari 5.0 (PC Windows)

From the menu choose Edit
Then Preferences
Click the Security icon and then Show Cookies
Select a cookie from the list and click the Remove button
To delete all cookies click Remove All

If you are not using any of the above browsers, then you should select 'cookies' in the 'Help' function for information on where to find your cookie folder.

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