



# Privacy Policy

The pages on this website are directed at residents of the United Kingdom and Channel Islands only and comply with appropriate UK legislation and regulation. This Privacy Policy is intended to help you understand how we collect and use your personal information when you visit our website.

## What information we collect and how

The information that we collect via this website may include:-

1. Any personal details that you type in and submit such as your name, address, date of birth, and other information.
2. Data that allows us to remember you and how you use this website. This saves you from re-keying information when you return to the site. We use "cookies" to collect this data. Cookies are text-only strings of information that are stored on your web browser or hard disk. You have the ability to accept or decline cookies by modifying the settings of your web browser. However, you may not be able to use all the interactive facilities of our site if cookies are disabled.
3. Your IP address (this is your computer's individual identification number for internet connection) that is automatically logged by our web server. This is used to note your interest in our website.

## More about "Cookies"

BreakFree Holidays is committed to respecting your privacy and any personal information that we obtain from this website will be collected and used in accordance with the Data Protection Act 1998 and other applicable UK legislation.

## What we do with your information

BreakFree Holidays may also at their own discretion issue cookies to browsers to track the number of visitors accessing certain pages or links more accurately than through the web server access logs alone.

We also work with third parties to help us measure the effectiveness of our online advertising. These third parties acting as our Agents may use tags to conduct research on certain usage and activities on our website on our behalf. These tags only allow for accurate tracking of visitor numbers, and do not record any type of personal information.

As part of this research, the third party may also place a cookie on your machine. This third party cookie would be used to identify your browser when it visits [www.breakfreeholidays.co.uk](http://www.breakfreeholidays.co.uk) and include it in the count of visitors.

Cookies cannot access files and information stored on your computer. They cannot reveal any information about you that you have not chosen to enter as a visitor to the site. We will not store any personal information such as name, or email address inside the cookie.

The information we collect may be used:-

1. For the purposes of insurance administration by us, or by our insurers and may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory requirements.
2. To offer policy renewal (if you have taken out an Annual Multi Trip policy that can be renewed).
3. For research and statistical purposes.
4. For the investigation of or prevention of crime.

## Use of personal information for marketing purposes



BreakFree Holidays may use your information to keep you informed about insurance products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your insurance policy has lapsed.

If you wish to receive these, please ensure that the "Yes" box contains a tick when entering your personal details. However, you can contact us at any time to have your details removed from lists used by us for direct marketing purposes.

### **Sensitive personal information**

In order to provide you with some of our products or services, we need to collect and process sensitive personal information (such as information regarding the state of your health) about you and others who may be a party to the product you wish to purchase. We will only use this sensitive personal data for the specific purpose for which you provide it. Please ensure that you only provide us with sensitive information about other people with their express agreement.

### **Other websites and information security**

Our privacy policy covers all websites operated by BreakFree Holidays. Any other websites that may be linked to or by our website(s) will be subject to their own policies which may differ from ours. You should carefully read the privacy policies of these websites before submitting any personal information.

You should also be aware that communications over the internet, such as e-mails, are not secure unless they have been encrypted. Your communications may route through a number of countries before being delivered - this is the nature of the internet. BreakFree Holidays cannot accept responsibility for any unauthorised access or loss of personal information that is beyond our control.

### **If you have a complaint**

**What should you do?** If you have a complaint about our service –

1. Please call 0844 84 84 534 or write to: The General Manager, BreakFree Holidays Ltd, 54 Welbeck Street, London W1G 9XS or email [enquiries@breakfreeholidays.co.uk](mailto:enquiries@breakfreeholidays.co.uk).

Please quote your policy number or any reference in any correspondence as this is most helpful.

2) If you have a complaint regarding the insurance under your Policy, or the way your claim has been dealt with, please follow the Complaints Procedure detailed on page 31 of your Policy Wording.

If after following the procedure detailed there you are not satisfied with the handling of your complaint you should write to the following:

The Managing Director, Optimum Underwriting Ltd, PO Box 337, Dorking, Surrey RH4 3YN

If your complaint is not dealt with to your satisfaction by the Managing Director stated above you should write to:

The Chief Executive: Groupama Insurance Company Limited, 24-26 Minories, London, EC3N 1DE

If you are still not satisfied you have the right to refer any dispute to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

### **Important Note**

The Ombudsman will only consider your complaint if you've already given us the opportunity to resolve it and you are a private policyholder. Following these procedures will not affect your right to take legal action.

### **Call Recording**

For our joint protection telephone calls may be recorded and/or monitored.