

## Y Yacht Insurance - Privacy Statement

This privacy statement sets out how Y Yacht Insurance (we, our, us) uses and protects any information that we obtain from or about you.

Data Protection is important to us and we are committed to ensuring that your privacy is protected and that when we ask you to provide certain information by which you can be identified it will only be used in accordance with this privacy statement.

### **What kind of information will we collect?**

We may collect certain personal data, which will aid us in delivering the services set out in our contract with you. This includes personal identity details, financial information, information given during interactions or correspondence, and sensitive personal data. It is important to note that we will only collect this with your contractual permission, unless we have a legal obligation or other lawful basis to do so.

We may also request information that requires your consent. If this is the case we will set out the details of how we intend to use the data, acquire your consent and identify how you can withdraw consent. You have the right to withdraw your consent at any time. If you wish to withdraw your consent, please contact us.

### **How we collect your data**

We may collect your personal data directly from you, as well as from other parties. This includes personal data from someone applying for a joint product or service, like a joint account, as well as from third parties, such as credit reference agencies, banks, suppliers, fraud prevention agencies, financial advisers, tax authorities and introducers.

We may also collect the following information from the Y Yacht Insurance website:

- Contact information including name, email address & phone number from the Contact Us enquiry form (optional)
- Website usage and behaviour patterns using Cookies

### **What we will do with your data**

The use of your data could include, but is not limited to, verifying your identity, providing you with products and services or any contractual relationship with you, or administering surveys. We will also use it to help improve and keep you up to date with products and services we can provide to you. We may use data collected through Cookies to improve the user experience of our website through statistical analysis.

### **Who will have access to your data?**

We may disclose your data to a number of parties, including:

- Professional advisers, receivers and administrators and service providers;

- Courts, governmental and non-governmental agencies, law enforcement agencies and tax authorities
- Third parties that acquire, or may acquire Y Yacht Insurance assets, shares or a portion of the business
- Credit Reference Agencies and Fraud Prevention Agencies
- Registrars and custodians where the market rules dictate

### **Data protection outside the EU**

We may process or hold your personal data outside of the EEA. In these cases where the country may not have the same EEA laws, we will make sure your personal data is protected in accordance with the applicable data protection laws.

### **Links to other websites**

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

### **Knowing your data rights**

Under the EU data privacy laws, you have a right to request access to, change or object to processing of your personal data. You can ask us to provide you with the data we hold about you, and if you want to, for us to delete it from our marketing database. In special circumstances you can even request your data is transferred from us to another firm.

Should you wish to do any of the above, or have any concerns please contact us at 3 Belmont Villas, Plymouth, Devon, PL3 4DP or [y@why.uk.com](mailto:y@why.uk.com). If we are not able to address your concerns and you are still unhappy you may be able to make a complaint to the Information Commissioners Office (<https://ico.org.uk>).

### **Controlling your personal information**

You may choose to restrict the collection or use of your personal information in the following ways:

- if you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by writing to or emailing us at email address
- We will not sell, distribute or lease your personal information to third parties for marketing purposes unless we have your permission or are required by law to do so.

If you believe that any information we are holding on you is incorrect or incomplete, please write to or email us as soon as possible at the above address. We will promptly correct any information found to be incorrect.

### **Security**

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, technical and managerial procedures to safeguard and secure the information we collect. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so. In some cases, we use third parties to handle personal information on our behalf, e.g. IT providers who might store personal information on the cloud or access such information when checking the security of our network.

### **Products and services that are right for you**

A better understanding of your circumstances through personal data will help us deliver more products, services and events that may be of interest. We may contact you periodically to provide information regarding the above and invite you to participate in market research. If applicable laws require it, we will always ask for your consent before we send you certain types of marketing communications.

### **How we use cookies**

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about webpage traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes. Overall, cookies help us provide you with a better website by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

### **Our promise to you**

We will take steps to protect your personal data against loss or theft, as well as from unauthorised access, disclosure, copying, use or modification. We will retain your personal data for a period of at least 7 years from the end of the relationship or as long as we are required to for legal reasons to fulfil our record-keeping obligations, and will not retain personal data longer than is necessary, unless there is a legal reason for extended retention, such as any ongoing contractual liability we may have for advice provided.

We may revise or supplement our Privacy Statement from time to time to reflect any changes in our business, law, markets or the introduction of new technology. Should you have any questions, requests or concerns relating to your personal data privacy or the information in this statement, please contact us.