

Privacy Notice

How we use personal information

This document explains how we collect, store, and share personal information relating to individuals in a professional capacity when working for or as a business, and who have a business relationship or transact business with us or provide us with a service, such as intermediaries and business contacts. When we refer to individuals, this includes any identifiable living person whose personal information we receive in connection with entering into and administering business relationships.

We have a separate privacy notice for customers relating to how we use their information to provide LV= insurance products and services. This is accessible at: www.lv.com/insurance/data-protection.

We want you to be confident about how we use personal information. As a regulated company and data controller, we take the responsibilities for the security and management of personal information seriously. That is why we invest in our systems and processes to make sure the way we collect, use, share, and store the information meets both the regulatory and our own high standards.

Who we are and how to contact us

When we refer to “we”, “us” and “our” in this notice it means Liverpool Victoria General Insurance Group (LVGIG), Liverpool Victoria Insurance Company Limited (LVIC), and Highway Insurance Company Limited (HICO), who are all part of the Allianz UK Group which includes insurance companies, insurance brokers and other companies owned by the Allianz UK Group. Please see [link](#) for a detailed list of these companies.

The data controller of any personal information given to us about you is LVIC. More information can be found at www.lv.com/insurance/about-us

If you have any questions about how we process personal information, please get in touch:

Email: datarights@allianz.co.uk

Address: Data Rights, 57 Ladymead, Guildford, Surrey, GU1 1DB

You can also contact our Data Protection Officer by writing to:
Phone : 0330 102 1837

Email: dataprotectionofficer@allianz.co.uk

Address: Allianz UK Data Protection Officer,
Allianz Insurance PLC, PO box 5291, Worthing, BN11 9TD

Personal information rights

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the personal information we hold about you
- correct personal information you think is inaccurate or to update information you think is incomplete
- have personal information deleted in certain circumstances
- restrict us processing personal information, under certain circumstances
- receive personal information in a portable format – this only applies to information you have provided to us
- object to us processing personal information, under certain circumstances

You can also ask us to have a team member review an automated decision.

If you want to find out more or to exercise these rights, please contact us by writing to:

Email: datarights@allianz.co.uk

Address: Data Rights, 57 Ladymead, Guildford, Surrey, GU1 1DB

How we collect, use and share personal information

We only collect information that we need and have strict controls to keep it safe. We collect personal information as part of business to business relationships when you are acting on behalf of an organisation/business.

The personal information collected is used to administer, manage and service our business agreements. We collect personal information such as name, address, email address, telephone number, date of birth and financial details. Information will be held in digital and / or paper files.

We collect personal information when you provide information to us through online or paper business application forms or when you contact us by telephone or email.

The personal information we collect will be used by us and third parties who process information on our behalf which includes other companies within the global Allianz Group www.allianz.com.

Legal grounds for processing personal information

We process personal information to carry out our responsibilities resulting from any business or commercial agreements that are entered into with us, and for the purpose of fulfilling our contractual obligations.

As a regulated financial services organisation, we are required to comply with legal and regulatory obligations. This includes meeting responsibilities we have to our regulators, tax officials, law enforcement and any other legal responsibilities we have such as the prevention, detection and reporting of fraud and other financial crime.

We will process personal information for our legitimate interests, when we have a business reason to do so. This includes but is not limited to:

- developing, improving, and personalising our products, pricing and services
- enhancing our service and relationship (e.g. market research, business analysis, providing relevant product and service information)
- providing you with business to business marketing information about our services or products
- helping to detect and prevent fraud and financial crime
- developing and improving our administration, security systems and insurance applications
- sharing it with third parties in the event of organisational change (e.g. if we bought or merged with another organisation)
- sharing personal information with other LV= companies and the Allianz UK Group
- enter into discussions prior to an agreement is entered into

If we need consent to process personal information, we will ask for we will ask for this first. This consent can be withdrawn at any time.

Bank account and payment card details

It may be necessary for us to process your bank account or payment card details during our relationship with you. We use a secure payment processor for all card payments. When a payment is processed, we share the details of the payer, such as the cardholder name and billing address, with the processor. We also share with them contact details provided by you so that your bank can authenticate the transaction and help protect you against fraud. In response, we receive a unique transaction code and an extract of your card number, which we store as a record of the transaction.

International transfers

In the event that we process personal information outside the UK, the processing in those locations is protected by UK and European data standards.

If the information you provide to us is transferred to countries outside the UK and the European Economic Area (EEA) by us or our suppliers, steps will be taken to make sure appropriate security measures are in place with the aim of ensuring that your privacy rights continue to be protected.

The Industry Databases and Institutions we check and exchange information with

Financial crime and fraud prevention agencies

The personal information we have collected (e.g. we have to screen at firm and director level of anyone we remunerate) will be shared with crime and fraud prevention agencies, including their members, law enforcement and other relevant organisations. LV= and these organisations will use it to prevent financial crime and fraud and to verify your identity. If financial crime or fraud is detected, you could be refused certain services, finance or employment.

Regulatory bodies

Personal information will be used or disclosed as required to regulators, for example Financial Conduct Authority (FCA), The Prudential Regulation Authority (PRA), Information Commissioner's Office (ICO) and Financial Ombudsman Service (FOS), to monitor and enforce our compliance with any regulation.

Credit reference agencies (CRA)

In accordance with the terms of business agreement, we will supply personal information about Directors and other professional business clients to credit reference agencies (CRAs) and they will give us information, such as financial history. We do this to assess creditworthiness, check identity, trace and recover debts and prevent fraud and other financial crime.

We will also continue to exchange information with CRAs on an ongoing basis, including settled accounts and any debts not fully repaid on time. CRAs will share personal information with other organisations. This data will also be linked to the data of any joint applicants or other financial associates.

The identities of the CRAs and the ways in which they use and share personal information are explained in more detail at experian.co.uk/crain, www.transunion.co.uk/crain and equifax.co.uk/crain.

Public information

We may use public information (such as the FCA register, electoral roll, county court judgements, bankruptcy or repossessions).

Social media and published information

We may use published information, including social media, for prevention and detection of fraud.

Marketing

We'll use personal information to identify appropriate audiences for our advertisements. The selected partners we work with to do this do not use your information for their own purposes and we make sure they delete it once we've identified advertisement audiences. We work with selected partners to display relevant online and offline advertisements, such as on third-party websites, social media platforms.

We may send you marketing information by email, post, phone and/or SMS related to our products and services. If you do not want to receive marketing, you can contact dataprotectionofficer@allianz.co.uk to opt out.

If you opt out of marketing, this will not stop you from receiving important service related information that we need to tell you relating to our business relationship.

Automated decision making and profiling, and artificial intelligence

We use the personal information you provide us, information we already hold about you, information about you provided by third parties and information about the risk of insuring you to inform our business decisions (e.g. product design, pricing, customer journeys or marketing strategy). We use profiling and automated decision making to help determine the prices, policy terms, relevant products/services, when you research or ask for a quote, buy insurance, make any changes, renew or make a claim.

When you ask for a quote, we'll use an automated underwriting engine that takes account of the information you provide on your quote. We may also validate information you provide against other records we hold about you in our systems and third-party databases, including public databases. We take account of all of the information available to us to help determine the likelihood of a claim being made, how much it might cost and we use that assessment to decide whether or not to offer insurance, the price of the policy and whether we can offer the option to pay monthly.

When you have a policy with us, we'll use an automated underwriting engine so we can offer you a renewal quote. We may use your information to perform analytics and make sure we're pricing our products appropriately. If you need to make a claim under a policy, we use automated systems to help manage and settle the claim. We take account of the information we hold about you, details of the policy and details of the claim. We may also validate the claim against third-party databases, including public databases. We use the information to determine the cost of the claim and how to settle the claim such as repairing, replacing or providing cash settlement.

To help us prevent and detect crime, we evaluate and predict whether your conduct accessing our products or services suggests a risk of fraud. You may automatically be considered to pose a fraud or money laundering risk if our processing of your personal information:

- Reveals your behaviour to be consistent with that of known fraudsters or money launderers.
- Is inconsistent with your previous submissions.
- Reveals that you appear to have deliberately hidden your true identity.

This activity is essential to allow us to decide whether there's a risk of fraud, which may result in us refusing to offer you insurance or accepting your claim. If you've chosen to receive marketing information from us, profiling and automated decision making will be used to make our marketing more relevant, e.g. personalising the channels used to market to you, the marketing messages you receive and the offers you're sent.

Where we make an automated decision that has a legal or substantially similar effect, you may request a team member to review that decision. We'll consider your comments and assess whether the decision was made correctly.

We also use artificial intelligence (AI) and machine learning (ML) technologies. These tools help us make decisions, identify trends, and improve how we deliver our services. AI refers to a system's ability to carry out tasks usually associated with human intelligence, such as learning, problem-solving and decision-making. Machine learning is a type of AI that enables systems to learn from data and make predictions or suggestions based on that learning. The use of these technologies is subject to regular audits and human oversight to ensure they operate fairly, transparency, and without bias.

We use models, algorithms and analytical tools for purposes which could include:

- Managing claims – such as assessing liability or processing claims.
- Improving our services – for example, by reviewing complaint patterns, understanding website performance or identifying where we can streamline our processes.
- Predicting future events – such as assessing insurance risk, the likelihood of a claim being made, or whether a claim could be fraudulent.
- Maintaining data quality – by checking how our systems, tools and models are performing.

To support this work, we may combine your personal information with data about other customers or with information obtained from trusted third parties. We may also use personal information provided during a quote, even if you did not take out a policy with us.

We only use data for these purposes where we're satisfied it is fair, lawful and complies with data protection law, the Equality Act 2010 and FCA requirements. We also carry out checks to minimise the risk of unfair bias or discrimination and use statistical techniques to ensure the data we rely on is accurate and meaningful.

Where practical, we pseudonymise personal information before it is used in analysis. This means removing details that directly identify you (such as your name) and replacing them with a unique code or reference. This helps us protect your privacy while still gaining insights from the data.

Anyone subject to an automated decision has the right to object to it. To do so let us know by writing to:
Data Rights, 57 Ladymead, Guildford, Surrey, GU1 1DB, or
by emailing datarights@allianz.co.uk.

Competitions, prize draws and similar promotions

If you participate in any of our competitions, prize draws and similar promotions, we will use your personal information to administer these activities. These activities have additional terms and conditions which will contain more information about how we use and share your personal information.

If you send us your personal information to enter a competition, prize draw or similar promotion, we will process your entry details to allow for winners to be contacted after the closing date. Please refer to the specific terms and conditions of the competition, prize draw or promotion that you are entering for further details. If you enter via social media channels, your personal information is subject to the retention and deletion process of that channel, so please refer to them directly for information on how your data will be processed.

Market research agencies

We may share personal information with market research agencies who will conduct market research and business analysis on our behalf.

Communication

When you contact us, personal information that you give us will be recorded and stored on our systems. Calls and web chats may be recorded. This helps us improve our service, train our staff, respond to complaints and prevent fraud and other financial crime.

All communications will be in English. You can get documents from us in writing, Braille, large print or audiotape by contacting us.

Cookies and similar technologies

We use third-party advertising technology on our website, apps and emails, such as the use of cookies or small text files on our website or pixels within emails. We use cookies and similar technologies to provide online services, enhance your online experience, deliver content when you are browsing elsewhere and help us understand how our website, apps and emails can be improved. We do not store any contact details or banking information.

If you want to find out more about our use of cookies, please see our cookie policy on our website for more information.

Specialist services we use

We use other companies to provide some services, e.g. banks and building societies, legal service providers, communication services, debt recovery agencies, marketing agencies, reward voucher and incentive scheme administrators, fraud and other financial crime investigation services etc. They will be given the personal information they (or their sub-contractors) need to manage their service.

Other information we use

We use the following to provide our services.

- payment validation (e.g. the registered address of the card)
- geo location data (e.g. information that can be used to find an electronic devices location)
- device recognition (e.g. the device you have been using to access LV=)
- ANPR (automated number plate recognition) (e.g. to identify the movements or whereabouts of a vehicle)

How long we keep personal information

If you contact us by telephone and the calls have been recorded, we will keep a copy of the call recording for up to three years to allow us to manage complaints, for training and monitoring purposes and to prevent and detect fraud or financial crime.

Personal information will be held for up to 4 years after the termination of the agency or the end of your business interactions with us for audit trail purposes, to allow for the completion of services under the business agreement, to help settle any potential disputes or to appropriately respond to agency re-applications.

In some cases where there is a valid reason to retain the data, it will be necessary for us to hold your information past the specified retention periods listed. For example, where there is a legislative or relevant regulatory requirement or for the purposes of any court proceedings or if there are reasonable grounds to believe that the data needs to be retained for legal proceedings or the party, to whom the data relates, provides their consent.

Right to make complaint

If you have any questions or concerns about the way we process personal data, you can also contact our Data Protection Officer by writing to:

Phone : 0330 102 1837

Email: dataprotectionofficer@allianz.co.uk

Address:

Allianz Insurance PLC

PO box 5291

Worthing

BN11 9TD

If you're not satisfied with the outcome of your query, you can contact the Information Commissioner's Office on 0303 123 1113 or visit ico.org.uk/concerns.

Changes

This Privacy Notice was last updated in January 2025. We may change this information from time to time. Any changes will be made available on our website.

