Privacy Policy

Who we are

Planet Earth Travel Insurance Services Ltd is an independent travel insurance intermediary who are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register Number is 705878. Our permitted business activities include arranging, dealing in and assisting with the placing and administration of general insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

The Information We Collect and How We Use It

Planet Earth Travel Insurance Services Limited is classed as a Data Processor which means we are responsible for deciding how your personal data will be processed. This can include information we share with or receive from other third parties.

We use your personal data for the purposes of providing you with insurance, handling claims and providing other services under your policy and any other related purposes (this may include underwriting decisions made via automated means).

We also use your personal data to offer renewal of your policy, research or statistical purposes and to provide you with information, products or services that you request from us or which we feel may interest You.

We will also use your personal data to safeguard against fraud and money laundering and to meet our general legal or regulatory obligations.

We collect and process your personal data in line with the General Data Protection Regulations and all other applicable Data Protection legislation.

The Data Controller is ERGO Travel Insurance Services Ltd & the Data Processor is Planet Earth Travel Insurance Services Ltd.

We collect and process information about you when you request an insurance quotation from us either through our call centre or directly online.

This will include your name, age, address, health information, travel dates, destination, and other information which is necessary for us to:

- meet our contractual obligations to you
- issue and administer this insurance policy including payments and other transactions service your policy
- detect, investigate and prevent activities which may be illegal, or could result in your policy being cancelled, or voided.

We also collect information about you when you are named as a traveller on another person's policy; When you purchase, change or cancel an insurance policy; When you renew your policy; When you visit our website or when you have contacted us to request information or to make a complaint.

Special Categories of Personal Data

Some of the personal data you provide to us may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to your health or criminal convictions and may be required by us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

If you are providing us with another person's personal information in connection with a quote for insurance, you should ask them to also read this Privacy Policy. By giving us information about another person, you are confirming that they have given you consent to provide the information to us.

Marketing and research

We may use your information to:

- keep you informed by post, telephone, email or other communication means about products, services or articles that we think may be of interest to you
- carry out market research or data analysis to help us improve the services we provide or to design new services for the future

Your personal information may also be used for the above purposes after your policy has lapsed. You have the right to request at any time that we stop processing your personal information for marketing purposes. If you wish to do this, please call or write to Customer Services, Planet Earth Travel Insurance Services Ltd, Sovereign House, The Bramhall Centre, Bramhall, Cheshire, SK7 1AW.

When you use our website, information is collected using cookies. If you contact us electronically (for example via our website or email), we may collect your Internet Protocol (IP) address or telephone number supplied by your service provider. We may use this information to help us detect fraud.

USE OF COOKIES (WEBSITE ONLY)

Information is automatically collected whilst navigating through and interacting with the content on our site as well as information on your device or computer (such as cookies) and this includes social media features which may collect your IP address and which page you are visiting and may set a cookie to enable the feature to function correctly.

Cookies collect standard internet log information and visitor behaviour information. This information is used to track visitor use of our website and to compile statistical analysis reports of website activity. Information collected in this way can be used to identify you and to ensure your web journey is as easy and as targeted as possible.

You can set your internet browser not to accept cookies and remove them from your browser.

Sharing Your Personal Data

We will keep any information you have provided to us confidential. However, you agree that we may share this information with Great Lakes Insurance SE and other companies within the ERGO Group and with third parties who perform services on our behalf in administering your policy, handling claims and in providing other services under your policy.

We will not share your information with anyone else unless we are required by our regulators, or other authorities, such as the Police.

We will not pass on your personal data to any third parties for the purposes of marketing products or services to you.

Your rights

Under the Data Protection Act 2018, all data subjects have the following rights:

- To obtain a copy of your data that we hold, via a Data Subject Access Request
- To have the data corrected if it is inaccurate or incomplete
- To have the data deleted, although this may not always be possible, if we still need to process it, i.e. for a claim or complaint

- To ask us to stop processing your data in certain circumstances
- To receive a copy of your personal information in a portable format which

The above rights apply whether we hold your personal data on paper or in electronic form.

How long we keep your data

We will only retain your data for as long as we require it, which will be no longer than 7 years after your policy completion, in line with financial, legal and regulatory requirements.

How we store and protect information

Information collected by us is securely stored on servers located either in the United Kingdom or European Union. We keep and process this information to meet our contractual and regulatory obligations or to deal with requests from other authorities.

You have the right to request a copy of or correct the information that we hold about you. If you would like a copy of the information we hold about you please contact us by email or letter as shown below:

Data Protection Officer

Planet Earth Travel Insurance Services Ltd, Sovereign House The Bramhall Centre Bramhall Cheshire SK7 1AW

Email: dataprotectionofficer@planetearthinsurance.co.uk