

## Vernon Privacy and Cookies Policy

### Vernon Home Insurance

Vernon Building Society works with a third party that provides your Home Insurance on behalf of the Building Society. The third-party partner is Hood Group Limited.

In this privacy policy, 'we' 'us' and 'our' refers to Hood Group Limited and its subsidiaries unless otherwise stated. It sets out how Hood Group Limited uses your data.

### Who We Are

Vernon Home Insurance is arranged and administered by Hood Group Limited. When you provide information to us, you are giving your information to Hood Group Ltd.

At Hood Group Limited we respect your privacy and are committed to protecting the confidentiality of your personal data. We collect and process your personal data in line with all relevant Data Protection legislation.

Under such legislation, the Data Controllers of your personal data are:

- Vernon Building Society

Vernon Building Society is the Brand Owner of your Vernon Home Insurance.

If you would like to know more about how Vernon Building Society uses your data, please visit: <https://www.thevernon.co.uk/privacy-policy/>.

If your insurer on your policy schedule is **Bspoke Underwriting Ltd on behalf of SiriusPoint International Insurance Corporation** it is the Insurer who provides you with the insurance service in partnership with Vernon Building Society and handling claims. If you would like to know more about how Bspoke Underwriting Ltd on behalf of SiriusPoint International Insurance Corporation uses your data, please visit: <https://bspokegroup.co.uk/wp-content/uploads/2024/09/Bspoke-Group-Privacy-Policy-JUL23-V2.pdf>

If your insurer on your policy schedule is **Royal & Sun Alliance Insurance Plc (RSA)** it is the Insurer who provides you with the insurance service in partnership with Vernon Building Society and handling claims. If you would like to know more about how Royal & Sun Alliance Insurance Plc (RSA) uses your data, please visit: <https://www.rsainsurance.co.uk/privacy-notice/>.

- Hood Group Limited

Hood Group arranges and administers your Vernon Home Insurance Policy. Hood Group process your data in order to provide you with your Vernon Home Insurance policy.

This Privacy Policy relates to how Hood Group processes your data.

- **Legal Protection Group Limited**

Legal Protection Group provides the Home Emergency cover and Family Legal expenses and handles claims for such cover. These covers are provided in conjunction with Vernon Home Insurance policies. If you would like to know more about how Legal Protection Group uses your data, please visit: <https://www.legalprotectiongroup.co.uk/privacy>

This Privacy Policy may be updated from time to time to reflect developments in Data Protection legislation.

### **How We Use Your Information**

The personal data you provide to Hood Group Limited will only be used for the purpose for which it was collected. The legal basis for processing your personal data is to provide you with a contract or service, as a legitimate interest of our business.

We use your personal data for the purposes of providing you with insurance, which includes:

- Assessing financial and Insurance risks
- Offering you renewal of your policy
- Research of statistical purposes
- Developing and testing product and services
- Providing you with information, products or services that you request from us
- Safeguarding against fraud and money laundering
- Meeting our general legal or regulatory obligations
- Any other related purpose Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

From time to time, we may change the way we use your information. Where we believe you may not reasonably expect such a change, we shall inform you of this.

### **What Information We Collect and How**

We will collect names, addresses and other contact details provided by you when you contact us with a question, to obtain a quotation for one of our products or to provide you with your insurance policy. We will also collect information we need to identify you, financial information and other relevant information required to set up and administer your insurance policy.

We may also collect personal data about other individuals to be named on the insurance policy. Before you provide us with any personal data about a third party you must obtain consent from the individual(s) concerned and ensure to keep them advised about how their personal data will be processed.

When you contact us online or by phone, we may collect your electronic information identifier, for example your Internet Protocol (IP) address or telephone number supplied by your service provider. For your protection, all calls to customer service are recorded.

### **Sensitive Information**

Some of the information we ask you for may be more sensitive in nature (such as information about health or criminal convictions). We will not use such sensitive personal data about you except for the specific purpose for which you provide it.

### **Who We Share Your Information With**

We share your information with Vernon and Bspoke Underwriting Ltd on behalf of SiriusPoint International Insurance Corporation in providing you with your Vernon Home Insurance policy. In addition, we do not disclose your information to anyone outside Hood Group except where we have

your express permission; or where we are required or permitted to do so by law; or fraud prevention agencies and other companies that provide a service to us; or where we may transfer rights and obligations under this agreement.

All personal data is treated with the utmost confidentiality and with appropriate levels of security. In some circumstances, we may transfer your personal data outside the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with all Data Protection legislation.

### **Credit Reference Agency**

Your data will be provided to LexisNexis Risk Solutions to carry out a credit check with a credit reference agency in order to provide you with a tailored quote suited to your needs. This will leave a soft footprint on your credit file, which only you can see and so will not have a negative effect on your credit score. The search will be made using full electoral roll, public information and previous search records and a record of the search will be retained by the credit reference agency. The search will be recorded on your credit report in the name of LexisNexis Risk Solutions.

### **Fraud Prevention Agencies**

If we identify or suspect fraud as a result of false or inaccurate information you have provided, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when Checking details on applications for credit and credit related or other facilities; checking details on proposals and claims for all types of insurance; checking details of job applicants and employees.

### **Claims History**

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) managed by LexisNexis Risk Solutions. Under the conditions of your policy, you may be required to tell us about any incident (e.g. accident, fire, theft or malicious damage) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

### **Your Rights**

You have the right to request a copy of the personal data we hold about you, to have your personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to challenge any automated decision making (under certain circumstances) or to ask us to provide a copy of your data to any controller. You also have the right to make a complaint with the Information Commissioners Office. These rights apply whether we hold your personal data on paper or in electronic format.

## **How To Contact Us**

If you would like any further information about how we process your personal data or your rights please contact:

Data Protection Officer,  
Vernon Home Insurance  
2<sup>nd</sup> Floor Dencora Court  
Tylers Avenue  
Southend-on-Sea  
Essex  
SS1 2BB

You may also email us at [dpo@hoodgroup.co.uk](mailto:dpo@hoodgroup.co.uk)

## **Cookies**

A cookie is a small file sent to a web browser by a web server. When you use this site your IP address and some basic information about the way you use the site during your visit will be logged in this file. This information is used for site navigation and systems administration purposes only.

In certain situations, we may use cookies in order to recognise you as a site user and to personalise your visit. We only use cookies for the purposes stated above and where necessary for the full operation of the website.

We will not (and will not allow any third party) to track or collect any personally identifiable information of visitors to our site. We will not associate any data gathered from this site with any personally identifying information from any other source. We will not (and will not allow any third party) to associate your IP address with any other data held by any third party. We will not (and will not allow any third party) to link, or seek to link, an IP address with the identity of a computer user.

Most web browsers will accept Cookies, but if you would prefer that we do not collect data by this method, you can disable this function within your browser settings. However, without Cookies, you may not be able to use the full functionality of our Website, including personalisation of the web content to reflect your personal usage.

If you want to delete any cookies that are already on your computer, please refer to the instructions for your file management software to locate the file or directory that stores cookies. Information on deleting or controlling cookies is available at <http://www.allaboutcookies.org/>

## **Google Analytics**

Google Analytics is a web analytics service provided by Google. It uses cookies to compile an anonymous report of how many visitors we have received, where visitors have come to the site from and the pages they visited. We only use this information to ensure you are receiving full site functionality, easy navigation of our pages and system administration purposes. We also use this information to improve our marketing campaigns. For more information, click here for an overview of privacy at Google.

## **Links**

For your convenience we have included some links on this website to other sites that we believe you may find useful. These websites will each have their own Privacy Policy, which may differ from ours. Therefore, please ensure, when you click on any of our links, that you read the Privacy Policy located on the website you have selected. Any websites connected with this site are not within our control.