Privacy Policy

Retail customers, including social housing landlords paying by card

This Privacy Policy sets out the basis on which any personal data, including but not limited to payment details and other information we collect from you or other sources connected to your requests for quotations or purchasing of policies ("Information"), will be handled by us in connection with your access and use of Nice 1 Limited's (Nice 1) website (nice1insurance.com) (the "Site"). We understand the importance you place on the Information, and we are committed to protecting and respecting your privacy. Please read the following carefully to understand our practices regarding your Information. By using our Site and Services, you agree to the handling of said Information in accordance with this Privacy Policy.

References in this Privacy Policy to "we", "our" or "us" (or similar) are references to Nice 1 Ltd, registered in England under company No 6082902 at registered office Nice 1 House, Broad Lanes, Bilston, West Midlands WV14 0RQ. Nice 1 Ltd is authorised and regulated by the Financial Conduct Authority, FCA reference No 650309.

References in this Privacy Policy to "you" or "your" (or similar) are references to you and/or your customers.

If you use our Site and Services, you consent to the collection, use and sharing of your personal data under this Privacy Policy (which includes all other documents referenced in this Privacy Policy) and agree to the Terms of Use on the Site. We created this Privacy Policy to give you confidence as you use the Site and Services and to demonstrate our commitment to the protection of privacy.

What information we may collect from you

We may collect and process the following Information about you:

- Information relating to (but not limited to) the following categories of information: (1) contact data (such as e-mail address and phone number); (2) demographic data (such as gender, date of birth and address and postcode (or equivalent)); and (3) other identifying information that is voluntarily provided to us, including without limitation unique identifiers such as passwords, and Information in emails or letters that are sent to us;
- Information provided by filling in forms on our Platform, including information provided at the time of registering to use our Platform and other information relating to quotations or application for policies or information provided requesting further services;
- Information you provide us, or that we may collect from you, when you report a problem with our Platform or a policy;
- a record of correspondence if you contact us;

- general, aggregated, demographic and non-personal Information;
- details about computer(s) used to contact us, including but not limited to IP addresses, operating systems and browser types, as well as information about your general internet usage (e.g. by using technology that stores information on or gains access to your device, such as cookies, tracking pixels, web beacons, etc., (together, "Cookies");
- your email address from a third party if you indicate that you have consented to that third party sharing your Information with us;
- any other Information we consider necessary to enhance your experience on the Platform.

How we will use your information

We may use Information held about you in the following ways:

- to provide information, feedback or services requested from us by you or which we feel may interest you, where you have consented to be contacted for such purposes;
- to provide you with location-based services;
- contacting you when necessary or requested to facilitate your use of the Service;
- notifying you about certain resources or services we think you may be interested in learning more about;
- to improve our Services and to deliver a better and more personalised service to you;
- to ensure that content from our Platform is presented in the most effective manner for you and the device you use to access our Platform;
- to notify you about changes to our Services;
- for any other reason which we deem necessary to enhance your experience of the Platform.

To whom we may disclose your information

We share your Information only as described below and with businesses that follow practices at least as protective as those described in this Privacy Policy:

Other Entities. To offer you our Services, we may engage with businesses who are affiliates of us and/or non-affiliated service providers (e.g. marketing companies, government entities, regulators, payments processers to process online transactions, etc.). You understand that it is important that such businesses have access to the relevant Information to perform their functions. We will ensure that these businesses do not use your Information for other purposes. By using our Platform, you hereby freely and specifically consent to the transfer, storage, use, and disclosure of your Information among businesses who are affiliates of us and/or non-affiliated service providers, wherever located. These businesses shall be contractually bound to respect the confidentiality of your Information.

Marketing. We may also use your Information to provide you with information about services which may be of interest to you and enhance your Platform experience, service messages, new features and enhancements. We may contact you via various channels, including without limitation emails, push notifications, web notifications, post, telephone, in-app messages and news feed cards. Additionally, you may be asked to provide additional Information to participate in some of our market research activities.

Business Transfers. In the event that we or substantially all of our assets are acquired, subscriber and customer information will be one of the transferred assets.

Protection of Our Platform and Others. We release account and other Information when we believe such a release is appropriate to comply with the law and law enforcement investigations and to protect the rights, property or safety of our users or others. This includes exchanging information with other companies and organisations for various reasons, such as fraud protection and credit risk reduction.

How we store your information

The information that we collect from you we may store, process and transmit this information in Europe, the United States and locations around the world – including outside your country. Information may also be stored locally on the devices you use to access the Services. Your personal data may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff are engaged in, among other things, the provision of support services, maintain and operating the Site, and providing security services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your personal data is treated securely and in accordance with this policy.

Each affiliate or supplier receiving your personal data is bound by standard contractual clauses in accordance with General Protection Data Regulation and The Data Protection Act 2018 (as amended).

What security measures we apply

We maintain commercially reasonable technical, administrative, and physical safeguards to ensure your Information is treated securely and in accordance with this Privacy Policy, and to protect against unauthorized access or alteration to, disclosure, or destruction of your Information. We may, for example, use encryption technology to secure your Information during transmission to our Platform as well as external firewall and on-host firewall technology to prevent network level attacks. Only those authorized employees, contractors, and agents who need to know your Information in connection with the performance of their services are allowed to access this Information.

It is important for you to protect yourself against unauthorised access to your password and to your devices used to access our Services. You are responsible for keeping your password confidential. For example, ensure that you sign off when you have finished using a shared device.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your Information, we cannot guarantee the security of your Information transmitted to our Platform and any transmission is at your risk.

How can you access and amend your information?

You are able to access a broad range of information about your account and policy records during your interactions with the Platform for the purpose of viewing, quoting and arranging policies, and, in certain cases, updating your Information.

Examples of information you can access easily at the Platform include:

- personally identifiable information (including name, communications and personalised advertising preferences).
- e-mail notification settings.

In certain circumstances, you have the right to access and receive a copy of information we hold about you, to rectify any personal data held that is inaccurate and to request the deletion of personal data held about you. You also have the right to data portability for information you provide to us – this means that you can obtain a copy of your data in a commonly used electronic format so that you can manage and move it, or request we send it to a third party. You may have the right to restrict or object to the processing of your personal data by us including for direct marketing. You can exercise your rights by contacting us at process@nice-1.co.uk. NOTE: We may ask you to verify your identity before responding.

You can opt-out of receiving future marketing communications from us at any time by adjusting your customer communication preferences, through live chat (if available), the unsubscribe link within the email communication or by email to process@nice-1.co.uk.

Also, our system will place cookies when you log on to our Platform and this is to ensure you have an enjoyable user experience and are able to utilise all aspects of the Platform. You may disable Cookies by changing the settings on your browser. If you disable Cookies, it will affect how our Platform works and you may not be able to access or use certain areas of our Platform or full functionality. For more complete details please refer to our Cookie Policy.

We may retain a copy of your Information for compliance reasons. When you update Information, we may retain a copy of the prior version for our records.

What if we change our Privacy Policy?

Our business changes constantly, and our Privacy Policy may therefore also need to change. We will post the current version of this Privacy Policy on the Platform and each such change will be effective upon posting on the Platform or upon the date designated by us as the “effective date”.

We may e-mail periodic reminders of our notices and conditions, but you should check our Platform frequently to see recent changes.

It is your obligation to regularly check the Privacy Policy. Your continued use of the Platform following any such change constitutes your agreement to this Privacy Policy as so modified.

How you can contact us

If you have any concerns about your Information on the Platform, please contact us at support@nice-1.co.uk with a thorough description, and we will try to resolve it.