

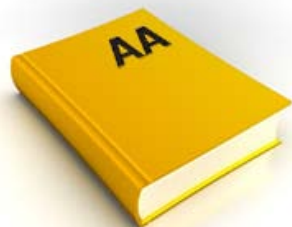
Data protection privacy policy

We like to keep things private

This is the data protection privacy policy for the Saga and AA groups

When it comes to your privacy we never compromise. We will always be clear about why we need the details we ask for, and ensure your personal information is kept as secure as possible. How we do this is explained below.

Last updated: April 2012



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Introduction

'Saga' means the Saga Group of companies and all companies within the Saga Group resident anywhere in the world.

'AA' means the AA Group of companies. A list of the companies within the AA Group can be obtained from the AA address below.

'Drakefield' means Drakefield Insurance Services Limited. A list of the companies within the Drakefield Group can be obtained from the Drakefield address below.

Nestor Healthcare Group is part of the Saga Group.

Allied Healthcare is part of the Saga Group.

BSM (British School of Motoring) is part of the AA Group.

Saga and AA groups of companies are wholly owned by Acromas Holdings Limited.

Saga and AA (we or us) are committed to protecting your privacy. We comply with the principles of the Data Protection Act 1998 and aim to maintain consistently high levels of best practice in our processing of personal and/or sensitive personal data.

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How we use the information you provide us

We use the information we receive from you to provide goods and/or

services that you request, to communicate with you, and to personalise our information sent to you. We do not sell, trade, or rent your personal information to others.

We store all the information you provide us, including information provided via forms you complete on our website, and information which we may collect from your browsing. Our server, in common with nearly all web servers, logs each page that is downloaded from the site.

Any new information you provide us may be used to update an existing record we hold for you. If you provide a work email address we will not be responsible for third parties having access to any communications we send.

To help us prevent fraud and money laundering, your details may be submitted to fraud prevention agencies and other organisations where your records may be searched. We will also conduct a search with a credit reference bureau to assist us in providing a quote, and to check which payment options we can make available to you. A copy of this search will be left on your credit file but will not affect your credit score. Where we are providing a motor insurance quotation this search will be noted on your credit file and may be reflected in your credit score.

Examples of how we may personalise information include preparing an insurance quote for you, working out which departure airports are near to you, or when we will be delivering certain products in your area.

Third parties may deliver some of our products to you, or provide all or part of the service requested by you. In these instances, while the information you provide will be disclosed to them, it will only be used for the administration of the service provided (including for example claims processing), underwriting and pricing purposes as appropriate, testing, and to maintain management information for business analysis.

If you apply for the Saga Credit Card or the AA Credit Card, we, or the supplier of the card, will search your record at a credit reference agency. If you apply for other financial services and/or products, a check of your details with fraud prevention agencies may be necessary. The precise nature of these processes is explained fully when you apply.

We ask for your home, mobile phone number, and email address to enable us to contact you in relation to an enquiry you have made, to contact you about relevant products or services, to contact you if there is a problem with your order, or there is another genuine reason for doing so.

We make outbound phone calls for a number of reasons relating to our many products, including breakdown cover and insurance. We are fully committed to the regulations set out by Ofcom and follow strict processes to ensure we comply with them.

If you provide us with credit or debit card details in order to pay for a service or product, we will keep such details secure and ensure that the details are only used further with your consent and/or for the purposes of any appropriate refunds.

In respect of either Saga Zone or AA Zone (these are free web-based services for meeting past, present and future friends), certain details and information provided by you will be monitored from time to time, and certain data such as messages sent by you will be retained by us for up to 12 months in accordance with the Anti-terrorism, Crime and Security Act 2001.

Such details may be disclosed to the police and law enforcement agencies for the purpose of fraud detection, crime prevention and national security. We also reserve the right to move or edit messages or materials that we, in our sole discretion, deem to violate the Zone's code of conduct as set out in its terms and conditions or any applicable content guidelines, or which in any way is otherwise unacceptable.

When participating in Saga Zone or AA Zone activities, such as discussions or reunion requests, your contributions will often be

identifiable. You will be able to see whether this is the case in the appropriate area of the website.

When you enter a contest or other promotional feature, we may ask for your name, address, phone numbers and email address so we can administer the contest and notify winners.

Occasionally, we may also use the information we collect to notify you by post, phone, mobile phone, email and SMS about new or existing Saga Group and AA Group services, products and special offers we think you'll find valuable.

We may use sensitive personal data collected in respect of one product to market another appropriate product to you.

Generally by providing the requested data you consent to Saga and AA using that data for administrative purposes and for informing you of other products and services by letter, SMS, phone and/or email. We may also use the information we collect to occasionally notify you about important functionality changes to the website.

Each time you receive electronic marketing information or a message, you have the option to decline to receive further marketing information from us. This is known as an 'opt-out'.

If you wish to exercise the opt-out, for Saga products please write to the Saga Group Data Protection Officer at The Saga Building, Enbrook Park, Sandgate, Kent CT20 3SE; or for AA products to AA Data Protection Compliance Manager, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA; or for Drakefield products to Drakefield Insurance Services Limited, West Wing, 6 Miles Gray Road, Basildon SS14 3HJ.

If you have more than one address or email address please make sure to notify any changes to your preferences for each address or email address you have registered with us.

As required by the Data Protection Act 1998, we follow strict security procedures in the storage and disclosure of information you have given to us.

If we provide information to a third party (either a provider of a product or service, or an external data processing agency such as a mailing house) we will exercise the strictest control over the third party contractually, requiring it and any of its agents and/or suppliers to:

- maintain the security and confidentiality of the information and restrict access to those of its own employees
- use the data for the agreed purpose only and prevent it being used for any other purpose by any other party
- refrain from communicating with you other than concerning the product in question
- return the data to us at the conclusion of any contract term, and destroy or delete any copies made of all or any part of the information unless copies are needed to be kept to comply with regulations

In addition, we will restrict the information disclosed to the absolute minimum necessary, for example, to provide the product or service.

Our own security procedures mean that we may occasionally have to request proof of identity or check your presence on the electoral roll.

In the event of phone calls from you, we also reserve the right to ask security questions (which we in our sole discretion deem appropriate) in order to satisfy ourselves that you are who you say you are.

If you contact us electronically we may collect your electronic identifier, eg Internet protocol (IP) address or phone number supplied by your service provider. This is to identify any repeat website visits, fraudulent behaviour or mystery shoppers using our websites.

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Your consent

Before you provide any data to us we will endeavour to make it clear why we need it. Sometimes we may need sensitive personal data (examples may be past medical history or motoring convictions). When this is required we will obtain your consent first. Otherwise, by providing us with information, either orally or written, or by using our website, you consent to the collection, use and processing of this information by Saga and AA groups to provide and send you information about their services.

A customer may properly give their spouse's or partner's consent over the phone or via the website providing the customer confirms they have permission to do so. If the consent is written, the spouse must independently endorse such consent.


Please note that we provide products and services including holidays outside the European Economic Area (EEA). Therefore if you travel on such holidays the information you provide may occasionally be transferred outside the EEA. From time to time Saga and AA may use service providers and organisations outside the EEA for the purpose of processing services, system testing and maintenance.

It is worth noting, however, that some non-EEA countries do not afford the same level of data security as the UK. By submitting your details you consent to this transfer. We will always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

Subsequent to your purchase of a product or service, we may enter into an arrangement for that service to be provided by a new third party. If this happens, the terms and conditions of your contract with us will provide that you consent to the transfer and processing of personal and/or sensitive personal data to the new provider, subject to the requirement of the Data Protection Act 1998 and associated regulations.

If you use Saga Zone or AA Zone you agree for us to put you on the site, and to display the notes you write about yourself and the message boards you join. We will not publish any direct contact details, except where you specifically confirm that you wish such information to be published.

If you are entitled to breakdown service under AA membership you consent to the AA keeping you up to date with the AA Rewards discount scheme available from time to time. Under this, as part of the benefit of being a member, the AA will, through the AA members' magazine, email or otherwise, give you membership information and details of any discounts or offers it may negotiate from time to time on behalf of its members.

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How we use cookies

Cookies are text files, which identify your computer to our server. We will automatically issue your computer with a cookie whenever you register on our website (or possibly when you browse), in order to track traffic flows and to additionally make our website easier for you to use.

Cookies themselves only record which areas of the site have been visited by the computer in question, and for how long.

You have the opportunity to set your computers to accept all cookies, to notify you when a cookie is issued, or not to receive cookies at any time.

Selecting not to receive cookies can mean that certain services, such as Saga Zone or AA Zone or previous registration identification cannot then be provided.

It is worth noting that some of the third parties present on our website may also issue cookies. Third parties may place and read cookies on your web browser as a result of advertisements being viewed on our websites.

Temporary cookies

Temporary or session cookies store temporary information, such as items viewed in an online account. Session cookies are usually removed from your computer when you close the web browser.

Some web browsers retain the tab content when the browser is closed; session cookies are not deleted, and they remain valid until the website session expires. This means that any tabs that were open when you closed the browser – eg, your secure online account on My Saga or My AA – could be redisplayed if the browser is reopened shortly after being closed.

We recommend one of the following options in order to prevent others from viewing your details on theAA.com:

- Always sign out from My Saga or My AA when finishing your session (at top corner of the page)
- Use 'Private Browsing' on a shared computer, and close the web browser when you have finished the session
- If you do not want to use Private Browsing, when finishing a session on theAA.com close the browser and log off from your computer

Private Browsing is available on all popular web browsers (Internet Explorer, Firefox, Chrome, Safari). The option is found under the Tools menu or the Tools symbol. In Chrome it is known as Incognito.

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How to accept cookies

Internet Explorer 6.0

1. From the menu choose Tools
2. Then Internet Options
3. Click the Privacy tab
4. Move the slider to select the level of privacy you prefer, or click Advanced for customised settings

Internet Explorer 7.0 and 8.0

1. From the menu choose Tools
2. Then Internet Options
3. On the General tab, under Browsing History click Settings
4. Move the slider to select the level of privacy you prefer, or click Sites or Advanced for customised settings

FireFox 1.0, 2.0 and 3.0

1. From the menu choose Tools
2. Then Options
3. Click the Privacy icon and then Show cookies
4. Tick the check box for Accept cookies from sites
5. To allow third party cookies tick Accept third party cookies

FireFox up to 11.0

1. From the menu choose Tools
2. Then Options
3. Click the Privacy icon
4. In History, set Firefox will: to Use custom settings for history
5. Tick the check box Accept cookies from sites to enable cookies, and uncheck it to disable them

Chrome

1. From the browser menu choose the Spanner icon
2. Then Settings
3. Click Under the Bonnet
4. In Privacy click Content settings
5. In Cookies choose the radio button Allow local data to be set

Safari 5.0 (Apple Macintosh and PC Windows)

1. From the menu choose Safari
2. Then Preferences
3. Click the Security icon and then Show cookies
4. Choose to accept cookies Always or Only from sites I visit

Safari 5.1 (Apple Macintosh)

1. From the menu choose Safari
2. Then Preferences
3. Click the Privacy icon
4. For the option Block cookies: choose Never or else From third parties and advertisers

Safari 5.1.5 (PC Windows)

1. From the browser menu choose the Cog wheel icon
2. Then Preferences
3. Click the Privacy icon
4. For the option Block cookies: choose Never or else From third parties and advertisers

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How to delete cookies

To remove cookies follow the steps in this section. Do not try to edit the cookies file on your computer.

Internet Explorer 6.0

1. From the menu choose Tools
2. Then Internet Options
3. On the General tab click Settings, then View Files
4. Select a cookie and click Delete

Internet Explorer 7.0 and 8.0

1. From the menu choose Tools
2. Then Internet Options
3. On the General tab, under Browsing history click Settings
4. Click View files
5. Click the Name column heading to alphabetically sort the files
6. Scroll down to files that begin with the prefix cookie: – all cookies have this prefix, and they usually contain the name of the website that created the cookie
7. Right-click to delete a cookie you want to remove
8. Close the window, then click OK twice to return to the browser window

FireFox 1.0, 2.0 and 3.0

1. From the menu choose Tools
2. Then Options
3. Click the Privacy icon and then Show Cookies
4. Select a site from the list and click Remove Cookie(s)
5. To remove all sites click Remove All Cookies

FireFox up to 11.0

1. From the menu choose Tools
2. Then Options
3. Click the Privacy icon
4. In History, click remove individual cookies
5. Select a site from the list and click Remove Cookie

Chrome

1. From the browser menu choose the Spanner icon
2. Then Settings
3. Click Under the Bonnet
4. In Privacy click Content settings
5. In Cookies click the button All cookies and site data
6. Select a site from the list and click X

Safari 5.0 (Apple Macintosh)

1. From the menu choose Safari
2. Then Preferences
3. Click the Security icon and then Show Cookies
4. Select a cookie from the list and click Remove
5. To delete all cookies click Remove All

Safari 5.1 (Apple Macintosh)

1. From the menu choose Safari
2. Then Preferences
3. Click the Privacy icon and then Details
4. Select a cookie from the list and click Remove
5. To delete all cookies click Remove All

Safari 5.0 (PC Windows)

1. From the menu choose Edit
2. Then Preferences
3. Click the Security icon and then Show Cookies
4. Select a cookie from the list and click the Remove button
5. To delete all cookies click Remove All

Safari 5.1.5 (PC Windows)

1. From the browser menu choose the Cog wheel icon
2. Then Preferences
3. Click the Privacy icon and then Details
4. Select a cookie from the list and click Remove
5. To delete all cookies click Remove All

If you are not using any of the above browsers, then select 'cookies' in the 'Help' function for information on where to find your cookie folder.

If you have any doubts or do not use any of the above systems please refer to www.allaboutcookies.org, which explains in detail how cookies work and how they can be managed.

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Disclosure of information to third parties

As previously mentioned, Saga and AA do not sell, trade or rent your information, and will never disclose information about you to third parties, except to fulfil your specific orders for a product or information in the event that third parties deliver the relevant service. For example, if you go on a holiday with us, the hotel needs to know who you are. If you take out an insurance policy provided by a third party, they will need your details in order to administer the policy and process any claims. Other circumstances where we are operationally or contractually obliged to pass on your information may be where third parties administer part or all of the service, underwriting, for pricing purposes, testing, and to maintain management information for business analysis.

We may of course be obliged at law to pass on your information to the police or any other statutory authority.

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Employees and employees' spouses or partners

Personal and/or sensitive personal data of a Saga employee and his or her spouse or partner who take out a product and/or service with Saga may be shared to any group company of Saga for the purpose of operation of the product or service or for administrative reasons (including but not limited to claim administration, which may be assisted by the employee's department personnel). By accepting or purchasing the product or service the employee and his or her spouse or partner provide the necessary consent for this transfer of data.

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Data Protection Act marketing consent

Saga and AA groups of companies have adopted the following procedure in gaining your consent to be placed on their marketing lists.

When you first make an enquiry of or buy a product from Saga Group, or AA Group or Drakefield you consent to receiving marketing about other products and services from us. Your details are placed on our marketing list for the group and a 'questionnaire' will be sent to you. This gives a list of all the products of the group and gives the option of choosing which products you would or would not like to receive information about. You can also choose not to receive any marketing from us. Once you have chosen what you would like to receive we ask you to return the completed form back to us. The marketing selections will be administered where applicable.

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Amendment and retention of information

Please advise us in writing as to any changes in your circumstances. Obviously it is preferable for us to retain up to date information. We will amend details as required. We are, however, obliged and permitted by law and regulation to retain certain types of data for a minimum period of time. The minimum period of time tends to be for six years but can be longer if the statute or regulation requires.

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Subject access requests

You have a statutory right of access to accessible personal and/or sensitive personal data that we hold about you. In order to exercise this right, your application must be in writing for security reasons. Please write to the Data Protection Officer at The Saga Building, Enbrook Park, Sandgate, Kent CT20 3SE for requests relating to information held by Saga Group companies; or to the AA Data Protection Compliance Manager, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA for requests relating to information held by AA Group companies.

Please refer to the information you wish to see giving dates if possible, and enclose your cheque for £10 payable to Saga Group Limited or AA Limited. We will not administer Subject Access Requests by a third party unless accompanied by a written authority of the individual who is the subject of the request.

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Your choice of information

You may change the type of material sent to you at any time. Saga and AA allow you to select which products you wish to receive information about, and to cancel any previous expressions of interest in particular areas. If you wish to take advantage of this, for Saga products please write to Information Processing at The Saga Building, Enbrook Park, Sandgate, Kent CT20 8SE; for AA products please write to The Data Protection Compliance Manager at The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA; and for Drakefield products please write to Drakefield Insurance Services Limited, West Wing, 6 Miles Gray Road, Basildon SS14 3HJ.

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Changes to our privacy policy

If we decide to change our privacy policy, we will update all relevant documentation and post any changes on our websites so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.

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Tell us what you think

Saga and AA welcome your questions and comments about privacy.

Please write to The Group Data Protection Officer, The Saga Building, Enbrook Park, Sandgate, Kent CT20 3SE; or The AA Data Protection Compliance Manager, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA; or Drakefield Insurance Services Limited, West Wing, 6 Miles Gray Road, Basildon SS14 3HJ.

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