

## PRIVACY POLICY

# Our privacy policy

Here's what our privacy policy covers, how we use your information, and what you can do to help keep your data private.

When we ask you for specific details, we'll always:

- be clear about why we need them
- make sure that your personal information is kept secure

For AA DriveTech and AA Ireland, please refer to the following separate privacy policies:

[AA DriveTech privacy policy](#)

[AA Ireland privacy policy](#)

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## What does our privacy policy cover?

- The AA Group ('we' and 'us') means AA plc, together with any entity in which AA plc directly or indirectly has at least a 50% shareholding.
- The AA Group uses a variety of well-known brand and trading names including (but not limited to): AA, BSM, Go Travel Insurance, 1Stop Travel Insurance and Peak Performance.
- We may transfer your personal information among the members of the AA Group for the purposes contemplated in this privacy policy.
- We're committed to protecting your privacy. We comply with the principles of the [Data Protection Act 1998 \(guide\)](#), and

aim to maintain best-practice standards in our processing of personal and/or sensitive personal data.

- We may provide more specific information about how we use personal and/or sensitive personal data in our product or service specific documentation, such as any policy documentation or literature.
- If there's any inconsistency or conflict between this privacy policy, and that product or service specific documentation, then that specific documentation will be the one you need to refer to.

To get details of the relevant members of the AA Group, please write to:

**AA Data Protection Officer**, The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

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## How do we use your information?

We use the information we receive from you, together with information we've obtained in the course of our relationship with you (including in relation to goods and/or services we provide to you, and/or your use of those goods and/or services), to:

- provide goods and/or services that you request
- communicate with you
- personalise information sent to you

We also use your information for other purposes specified in this privacy policy.

Examples of how we may personalise information include:

- using your information in generating an insurance quote for you, or
- letting you know when we'll be delivering certain products in your area

We don't sell your personal information to third parties for marketing purposes, but we may share your information with them so they can market AA-branded products and services (even where those products and services are provided by a third party).

We store the information you provide to us, including:

- information provided via forms you complete on our website
- information which we may collect from your browsing

Our servers, in common with nearly all web servers, log each page that's downloaded from the site.

Any new information you provide to us may be used to update an existing record we hold for you.

If you give us a work email address, we won't be responsible for third parties (who are authorised to access your work email address) having access to any communications we send.

## How do we use your details to prevent fraud and money laundering?

- Your details may be given to fraud prevention agencies, and other organisations where your records may be searched.
- We conduct a search with a credit reference bureau to help us provide a quote.
- The credit reference check helps us determine which payment options we can make available to you.

A copy of this search will be left on your credit file but won't affect your credit score. If we're providing a motor insurance quotation, this search will be noted on your credit file and may be reflected in your credit score.

We may carry out similar credit searches before sending you information about our products and services. This ensures that we only send you information about products and services that are likely to be of interest to you.

If you apply for one of our insurance or financial services products (such as a credit card or loan), we (or the supplier of the product) will search your record at a credit reference agency, and may check your details with fraud prevention agencies. The precise nature of these processes is explained fully when you apply.

## Why do we give third parties your data?

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 and provision of the relevant product or service (including, for example, verification of any quote given to you, and claims processing)
- underwriting and pricing purposes as appropriate
- testing
- maintaining management information for business analysis.

## Why do we ask for your home, mobile phone number, and email address?

- so we can contact you about an enquiry you've made
- to contact you about relevant products or services
- to contact you if there's a problem with your order
- for any other reasonable reason to do so

We make outbound phone calls for a number of reasons relating to our many products and services, including breakdown cover and insurance.

We're fully committed to the regulations set out by **Ofcom**, and follow strict processes to ensure we comply with them.

## What do we do with your credit, debit card and AA card details?

If you provide us with credit or debit card details to pay for a product or service, we'll 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.

If you use your AA card to obtain discounts from third party organisations, we may receive information from those organisations about your purchases. We may use this information for market research and analysis purposes, and to send you marketing we think you'll find of interest (in accordance with your marketing preferences).

## What happens with your information when you enter a contest?

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.

We may also use the information we collect to notify you by post, phone, mobile phone, email and SMS about new or existing services, products and special offers we think you'll find of interest (in accordance with your marketing preferences).

Generally, by providing the requested data you consent to us 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.

## What happens to your data if you make a

## donation to the AA Charitable Trust?

Your data won't be used for marketing purposes.

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'.

## Want to opt out of receiving marketing information from us?

Use the opt-out option in the relevant email, or write to us at: **AA Data Protection Officer**, The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

If you have more than one address or email address registered with us, please make sure to:

- tell us which of these you'd prefer we contacted you on
- update your preferences if they change

What we may use your information (and contact details) for:

- market research and analysis to evaluate, assess and improve the products and services we provide
- identifying trends and popular products and services – which may include contacting you to take part in customer satisfaction and feedback surveys

As required by the Data Protection Act 1998, we follow strict security procedures in the storage and disclosure of information you've given us. If we give 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'll exercise strict control over it contractually, typically 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
- only use the data for the purpose agreed with us, and prevent it being used for any other purpose by any other party
- refrain from communicating with you, except if it's about the product or service in question
- return the data to us at the end of any contract term
- destroy or delete any copies made of all or any part of the information, unless copies need to be kept to comply with applicable law or regulations

We will also restrict the information disclosed to the absolute minimum necessary, e.g. to provide the product or service.

## Your identity information – why we need it and how we use it

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

If you get in touch with us by phone, we also reserve the right to ask security questions (which we in our sole discretion deem appropriate) to satisfy ourselves that you are who you say you are.

If you contact us via email or an online form, we may collect your electronic identifier, such as your 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 data, your consent

When you provide us with any data we'll always try, where possible, to:

- make it clear why we need it
- and (where required by law) obtain your consent to our use of it

Sometimes we may need to process sensitive personal data about you (such as your medical history and any motoring convictions). When this is required we will get your consent to that processing – as a minimum to the extent required by law.

## How do we use other people's data?

Where we deem appropriate, we may allow you to give consent on behalf of your spouse/partner/other relevant person.

If you provide consent on behalf of another person, you must ensure that you have their authorisation to do so. We reserve the right to request confirmation or to otherwise verify that you have that authorisation.

## Your data and our third parties

Following your purchase of a product or service, we may enter into an arrangement for that product or 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 to and processing of personal and/or sensitive personal data by the new provider, subject to the requirements of the Data

Protection Act 1998 and associated regulations.

## Your consent as a Member entitled to breakdown services

If you're entitled to breakdown service under AA membership, you consent to the AA Group keeping you up to date with the AA Rewards discount scheme or similar scheme available from time to time.

Under this scheme – as part of the benefit of being a Member – the AA Group 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.

**Please note:** You'll continue to receive this information even if you opt out of marketing generally.

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## Cookies

### What are cookies?

In short, cookies are small data files that a website will put on your device. We're keen to find out what you like and dislike; your feedback plays a key role in helping us improve this site.

We use many techniques to follow your use of the site and provide you with a customised experience. The main and best known technique is by using what are known as 'cookies'. The data contained in the cookie can be retrieved by that website (or another website that can read the cookie) when you visit the relevant site.

Cookies cannot affect your device, but they do collect information that can be used to enhance the site. For example, a cookie can remember the items that you've placed into your shopping basket, or it can ensure you get the offer you requested. Typically, these will be 'session' cookies, which expire as soon as you leave the site.

Other cookies can tell us if you come back. These are 'persistent cookies', which expire after a period of time unless you delete them from your device. We use them to help customise the site and to do things such as display relevant advertising on the websites you visit based on your visit to our website.

Some cookies enable sites to work, while others help us learn about what people are browsing for.

### How we use cookies, and the 4 main types

We use cookies to ensure you get the most from your visit.

They improve your experience of the site because certain features work best with cookies. Feedback and information from the cookies can also help make the site better. By visiting and using this site, you agree to our use of cookies and other similar technologies.

Here are the 4 main types of cookies we use on our site and what they do:

### **1. Strictly necessary cookies**

These cookies enable you to get the information or service you've asked for. They're essential – without them, some services may not work. To give you an example, we use these cookies to enable you to use shopping baskets, which remember your choices as you navigate our site and enable you to buy.

### **2. Performance cookies**

These cookies collect information about the pages you visit, where you go most often, and whether you see error messages. The information is only used to ensure our website works well. For instance, we gather information to diagnose problems and issues. We then use this to make improvements and fix errors.

### **3. Functional cookies**

These cookies remember choices you've made to personalise the site. They may remember where you are so you can get tailored information, or remember changes you've made to help you browse, such as increasing the text size. For instance, if you ask for services based on your location, we sometimes store a cookie – meaning that next time you visit, you won't have to tell us your location again.

### **4. Targeting or advertising cookies**

These cookies collect information about your browsing habits (including details of the websites you've visited) which is then used to ensure you receive advertising relevant to you. For instance, these cookies may be used by us (or third parties and advertising networks on our behalf) to serve ads relevant to you across the internet (including on other sites you visit), based on your interaction with our website and your browsing history.

## **What about links to other websites and their cookies?**

We often link to other sites to provide you with extra



information or services. For instance, links to Twitter, Facebook and other social media or bookmarking sites make it easy for you to share information with your family and friends.

Where a product or service is provided by a third party, you may leave our website by clicking through to the third party's website, in which case the cookies policy set out on their website will also apply.

Cookies on third party websites are not controlled by us, so do read their cookies policy to find out what data is being collected and how it is being used.

## How to control cookies

You can restrict, remove or block cookies through your browser settings at any time. For more information about how to do this, and about cookies in general, visit [All About Cookies.org](#) and [Your Online Choices.eu](#).

Certain cookies may be set as soon as you visit our website, but you can remove them using your browser settings. If cookies are disabled on your device you'll still be able to use most of this site, but it may limit what you can do.

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## Why would we need to disclose your information to third parties?

As we've mentioned, we don't sell your personal information to third parties for marketing purposes. We may, however, share your information with them so they can market AA-branded products and services – even where those products and services are provided by a third party.

We may disclose your personal data to third parties in the following circumstances:

- 1.** To fulfil your orders for a product or service or information in the event that third parties deliver the relevant product or service or information. For example, if you take out an insurance policy provided by a third party, they'll need your details to administer the policy, verify the quote given to you, and process any claims.
- 2.** Where third parties administer or provide part or all of a product or service. So if you take out an insurance policy provided by a third party, we may pass your personal information to that party in connection with the continued provision of the policy.

3. For underwriting, pricing, insurance rating analysis and testing purposes, and to maintain management information for business analysis.

4. Where the third party provides services to us.

5. Where we provide products or services to you, in accordance or connection with your relationship with a third party – in which case we may share information about you with them. For example, if you receive breakdown cover as part of an added value bank account, we may share your personal information with the bank.

In connection with the above disclosures and data sharing arrangements, we may receive personal information about you from these third parties. We may then add this information to our own records, and use it for the purposes we've outlined in this privacy policy.

Whether you're a customer or an AA Member, in the event that we sell/buy any business or assets, we may disclose personal information held by us about you to the potential seller/buyer of such business or assets.

If we (or substantially all of our assets) are acquired by a third party (or subject to a corporate reorganisation), personal information held by us about you will be one of the transferred assets.

Also, we may be required to pass on your information to the police or any other statutory or regulatory authority.

In some cases, exemptions may apply under the Data Protection Act 1998, whereby we can legitimately release personal data, e.g. to prevent or detect crime, or in connection with legal proceedings.

The **How we use your information** section above outlines how we may exchange personal data with third parties to:

- help us prevent fraud and money laundering
- assist us in providing a quote
- check which payment options we can make available to you
- (where appropriate) ensure that we only send you information about products and services that are likely to be of interest to you

## Cross-border transfers of information

From time to time, the AA Group may use service providers and organisations outside the **European Economic Area**

(EEA) to process personal information for the purposes outlined in this privacy policy.

The laws of some non-EEA countries do not provide the same level of protection for personal data as the laws of the UK.

Where we transfer your personal data to such countries, we'll take steps to ensure appropriate protections are in place to safeguard your personal data, as required by the Data Protection Act 1998.

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## Employees' data – and employee spouses' or partners' data

Personal and/or sensitive personal data of an employee (and of his or her spouse/partner) who takes out a product and/or service may be shared with any AA Group company for:

- operating the product or service
- 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/partner), provide the necessary consent for this transfer and use of data.

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## Data Protection Act marketing consent

The AA Group have adopted this procedure in gaining your consent to be placed on their marketing lists:

1. When you first make an enquiry about (or buy a product or service) from the AA Group, you consent to receiving marketing from us.
2. Your details are then placed on our marketing list for the AA Group.

Each time you receive electronic marketing information or a message, you can opt out from receiving any more marketing information from us.

### **Want to opt out by post?**

If you don't want to receive marketing information from us, write to:

**AA Data Protection Officer**, The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA

## How do we amend and retain your information?

It's useful for us – and for you – if we have your most up-to-date information, so please tell us in writing about any changes in your circumstances, and we'll amend your details. By law and regulation, we're obliged and allowed to keep certain types of data for a minimum period of time. This tends to be for 6 years, but can be longer if the statute or regulation requires or permits.

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## Subject access requests – how to get a copy of the data we hold about you

You have a statutory right of access to personal and/or sensitive personal data that we hold about you.

To exercise this right, please write to:

**AA Data Protection Officer**, The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

Please refer to the information you wish to see giving dates if possible, and enclose a cheque for £10 payable to Automobile Association Developments Limited. We will not administer Subject Access Requests made by a third party, unless it arrives with the written authority of the person who's the subject of the request.

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## How do you choose the type of information you receive?

You have the option at any time to:

- change the type of material sent to you at any time
- choose which products and services you wish to receive information about
- cancel any previous expressions of interest in particular areas

To do this, please write to:

**AA Data Protection Officer**, The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

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## What happens if we decide to change our privacy policy?

We will:

- update all relevant documentation, and
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- post any changes on our websites

so that you're 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

We welcome your questions and comments about privacy. If you have any, please write to:

**AA Data Protection Officer**, The AA, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.