

RAC Privacy Policy

This privacy policy explains how we collect and use the personal information you give us, as well as information we collect from other sources. We will notify you of any significant changes to how your personal information is used, but also recommend that you review the contents of our privacy policy regularly.

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RAC

1. Who we are

In this Privacy Notice, “we”, “us” and “our” refers to RAC Group Limited, you will know us simply as RAC. RAC Group Limited is a data controller. The RAC Data Protection Officer (“DPO”) acts as a point of contact if you have any questions or concerns and can be contacted on dpo@rac.co.uk

RAC Limited is part of a larger group of RAC companies. More information can be found at <http://www.raccorporate.co.uk/>

Full details on how you can contact RAC and the RAC Data Protection Officer can be found at the bottom of this notice **Contact us**.

This privacy policies applies to:

- RAC websites and webpages linking to the RAC Breakdown Cover you have purchased through your insurance provider
- When you contact us by email, telephone, or by post
- When you post content or contact us through Social Media
- When you access traffic and travel services including an online route planner and up-to-date traffic information via phone or the internet

- When you purchase products and services at the roadside.

2. The personal information we collect

The personal information we collect is sourced in a number of difference ways, including:

- Personal information you provide us by your insurance provider
- Additional information we process when you engage with one of our products or services
- Special types of personal information
- Contact and device information
- Third party information

Personal Information provided to us by your insurance provider

This personal information is typically provided by your insurance provider when you select Motor Breakdown Insurance as a motor insurance additional product.

Information will also be collected in relation to any other additional members or beneficiaries of your product or service. Please ensure that any beneficiaries are made



aware of this privacy notice and please ensure you obtain their permission before providing their information.

- Cover details including your policy number, title, name, home address, email address and telephone contact details (including home and mobile telephone numbers)
- Date of birth, age, or age range
- Name and contact details relating to any additional members or beneficiaries, for example family members covered by car breakdown cover
- Vehicle details make, model and vehicle registration number

It is important that any information you provide to your cover provider is accurate and correct, we recommend letting them know immediately if you need to change anything on your policy or your contact details. Providing false or inaccurate information in order to obtain a product or service may also result in services being restricted or cancelled.

Additional information we process

We will also collect information indirectly when you apply for, or purchase one of our other products and services, and where you make a claim or request for service, for example when we provide roadside assistance.

- Financial information including bank details, payment card information for example if you purchase parts at the roadside
- Roadside attendances and breakdown information including time and date information, where you were located and category of service request, together with the number of claims made and information about any additional parts purchased
- Vehicle history vehicles linked to products and services, previous RAC attendances, fault diagnosis and history, information about replacement parts

- Information about products and services you have purchased across the RAC group of companies, whether or not you completed the purchase, how you applied for the product or service - this information will be amalgamated to form a single record
- Methods of payment and payment history
- Information to allow us to provide extra help to our members and customers who are vulnerable
- Information disclosed when using our Telephone Legal Helpline services or Legal Care Plus product.

This information will not be shared or used for any purpose other than to provide the product or service requested by you, and will only be processed where data protection laws allow us to do so.

Special types of personal information

Special types of personal information is information which is more sensitive, and so needs more protection. This includes special category data (for example about your health, race or religion), personal information relating to children and personal information about criminal convictions or offences.

We do not routinely require you to provide special types of personal information but there may be circumstances where you may provide this information to us, for example:

- Providing us with important health or wellbeing information when you request roadside assistance

Contact and device information

Some of the information we collect will be obtained during the course of your interactions with us, for example through the devices you use or when you contact us, including:

Device information including details about the device you use to access our web services, such as the IMEI number of your mobile telephone.

Location data when you use our mobile app and have allowed access to location services, or the collection of the IP address of the computer your using to view our website, the start and end of journeys collected through our traffic and travel services.

Web use data from the use of cookies and similar technologies. More information about the types of cookies we use and how they work can be found in our [cookie policy](#).

Telephone conversations and communication by email, post and social media are recorded for training, monitoring and analysis purposes and may also be used to investigate and analyse any queries or concerns you raise with us.

CCTV is in operation at all of our business locations and our patrol vehicles. CCTV footage will primarily be used to ensure the health and safety of our patrols but may be used in the investigation of a complaint, dispute over the service provided, alleged vehicle damage or in the event of a vehicle collision.

Telematics data information obtained at policy and vehicle level to identify the likelihood to breakdown and to assist in serving breakdowns with an improved service.

Social media information obtained if you access our website through a third-party connection or log-in, for example, through Facebook Connect, by "following," or "liking". This information could include; the user ID associated with your account, information you have permitted the third party to share with us, and any information you have made public in connection with that service. You should always

review, and if necessary, adjust your privacy settings on third-party websites and services before linking or connecting them to our services.

Third party information

The types of third parties and information we collect from them are:

Third party intermediaries, brokers and third parties who are authorised to introduce or sell our products and services who provide the information necessary to process any applications or requests for products or services you make to us.

Insurance intermediary data this includes information provided when you engage with a product and service administered by a third party insurance intermediary authorised by us to sell an insurance product, including quote data. Information provided includes policy information such as contact details, financial information including premium amount, payment methods and vehicle information.

Financial services providers if your card details have changed, financial information will be updated from information provided direct from your card provider.

Vehicle data obtained under licence from agencies such as the DVLA.

3. How we use your personal information

Here you can find out more about how your information is used, as well as the legal basis we rely on to ensure your personal information is always processed fairly and lawfully.

How we use your information	For the performance of your contract with us	To comply with our legal and regulatory obligations	Processing necessary for our legitimate business interests	Where you give us your consent
Sharing information with other RAC group companies necessary for the performance of your contract	✓			
To make any changes to your policy details, renew or cancel your policy	✓			
To administer your policy, including any claims on service, notify you of any changes to our service and provide renewal information	✓			
To to provide any reimbursement	✓			
To uphold your data protection rights under the GDPR		✓		
Processing or disclosing your information where law requires us to do so		✓		
To improve our products and services through the processing of market intelligence including testing, reporting, analysis and identification of improvements in products and processes			✓	
For internal business processes and operations, including quality assurance, governance, accountancy, management and audit practices			✓	
Use of cookies to monitor use of our website and for optimisation of user experience at device level			✓	
To develop risk acceptance criteria, developing our pricing models which may involve profiling and automated decision making			✓	
To recover debts owed to us, including where necessary obtaining contact information from third parties			✓	
Where you have given us permission to collect or share certain personal information				✓
Where certain categories of special data are collected in the provision of services*				✓

*Please note that where you use our Telephone Legal Helpline services or Legal Care Plus product, your information will be processed in connection with the establishment, exercise or defence of your legal claim(s).

4. Who your information may be shared with

To administer and provide RAC products and services we will share your information with:

Other companies within the RAC group, including:

- RAC Motoring Services
- RAC Financial Services Limited
- RAC Insurance Limited
- RAC Brand Enterprises LLP

Third parties instructed by us to provide services and products on our behalf, such as:

- Providers of IT services for web site administration and management of our internal systems
- Territorial contractors who provide breakdown and recovery services during busy periods
- Subcontractors and other specialists who help us provide products and services
- Parts and equipment providers to help us repair your vehicle when needed

- Hire car providers and onward travel and accommodation specialists if you benefit from additional product provisions
- Legal services providers when these services are available to you

Fraud detection and crime prevention agencies organisations that help us with fraud protection and statutory law enforcement agencies.

Regulators and financial organisations necessary for meeting our mandatory reporting requirements, financial organisations such as banks that allow us to make or receive payments, our professional advisors and any regulatory or governmental body, (for example the FCA or ICO) or any other supervisory body with rules and/or codes of practice to which we are subject, which requests or requires access to your information.

If the RAC business is sold or integrated with another business, we may need to disclose your personal information to our advisers and any prospective purchasers and their advisers and such personal information will be passed on to the new owners of the business.

5. How long your information is kept

We will keep your information for as long as is necessary to provide the services or products you have requested, for our own legitimate interests and to meet our statutory obligations. Your information will always be kept in accordance with internal retention policies.

If you cancel any of your services it will be necessary for us to retain your personal information for internal reporting and record keeping and in line with any legal or regulatory requirements. This period of retention is usually 7 years. In any situation where the retention period is longer, we will inform you of this.

6. Where your information is kept

The RAC is a UK based business providing services across Europe and your personal information is managed on our administration systems and databases.

We may share your information with organisations outside of the European Economic Area (EEA) where it is absolutely necessary to enable us to provide you with our services that you have purchased from us, i.e. when you are travelling outside of the UK and need to activate your European Breakdown Cover, we may need to instruct suppliers in the country you are traveling in to provide this service

on our behalf. We endeavour to only instruct suppliers that can provide the same level of data security that we have here in the UK.

Where it is necessary to transfer your personal information to a country outside of the EEA and has not been approved by the European Commission, we will ensure that appropriate safeguards are in place. This will be through the use of approved EU standard contractual clauses or an approved framework, such as the U.S. Privacy Shield.

7. Your information rights

You have a number of rights in relation to your personal information that you can choose to exercise at any time. We have provided a basic overview of those rights below, but if you'd like to find out more, or exercise any of these rights, you can visit our dedicated website at www.rac.co.uk/privacy-rights.

Alternatively, please contact us using the **Contact us** details as shown at the bottom of this notice.

You have a right to:

Access information we process about you, to obtain a copy of the information as well as receive other supplementary information.



Object to us using particular information, or using it in a particular way. You can let us know that you object to it and we will consider whether we can grant your request.

Rectify inaccurate information, you can do this simply by getting in touch using the **Contact Us** details as shown at the bottom of this notice.

Erase your information if we no longer have a lawful basis for processing it.

Port data to another data controller or to yourself in a structured, commonly used and machine-readable format.

Your right to object to us using your personal information for profiling and automated decision making

RAC profiles your personal information to allow for; greater consistency and fairness in our decision making process, to reduce the risk of customers failing to meet payments for products or services, assess risk, to enable us to make decisions quickly and improve efficiency and to enable us to comply with our legal obligations in respect of fraud prevention or money laundering.

Profiling activities allow us to develop and progress our business and to identify improvements in our business operations.

Where profiling results in an automated decision which is not connected to the provision of your contract with us or the steps taken prior to entering a contract you have the right to request that we reconsider any automated decision and to enable you to obtain an explanation about the decision we have made, express your viewpoint, or contest the decision.

Your right to lodge a complaint

If you are concerned about the manner in which we process your personal information you have the right to complain to the Information Commissioner's Office ('the ICO'). The ICO anticipates that you will raise your concern with us in the first instance. For further information please go to www.ico.org.uk or call the ICO helpline on 0303 123 1113.

8. Contact Us

If you have a query or complaint about how we use your personal information, or if you would like exercise any of your rights, then please contact us in the first instance.

Post: Membership Customer Care
RAC
Great Park Road
Bradley Stoke
BS32 4QN

Email: membershipcustomercare@rac.co.uk

Phone: 0333 202 3059

You can write to our Data Protection Officer at the following address:

Post: Data Protection Officer
RAC
Great Park Road
Bradley Stoke
BS32 4QN

Email: dpo@rac.co.uk

You are entitled to contact and escalate any complaints in relation to how we use and process your personal information to the Information Commissioner's Office (ICO), however we recommend getting in touch with us first to try and resolve any issues you may have.






Cyclists
Beware of passing
this vehicle on
the inside

PI RAC



RAC

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