



Privacy Policy

Introduction

MyFirst are committed to protecting the privacy and security of your Personal Data.

This Privacy Notice explains how We collect, use, disclose, and protect your Personal Data in accordance with the General Data Protection Regulation (GDPR), the Data Protection Act 2018, and other applicable data protection laws and regulations in the UK.

If you have any questions or concerns, please contact us using the details provided within this Policy.

Data Controller

MyFirst is a trading style of Young People Ltd, registered in England under the Company Registration Number 8783689. We are authorised and regulated by the Financial Conduct Authority under the Reference Number 981423.

Young People Ltd t/as MyFirst is the Data Controller responsible for the processing of your Personal Data. Our contact details are as follows:

Young People Ltd t/as MyFirst
Hardwick Court Farm
Chertsey
KT16 0AD
dataprotection@myfirst.com
0333 305 5116

Types of Personal Data We Collect

We may collect and process the following types of Personal Data:

- Contact Information: Including your name, address, email address, and phone number.
- Personal Details: Such as date of birth, gender, marital status, and occupation.
- Financial Information: Including bank account details, payment card information, and credit history.
- Vehicle Information: Such as vehicle registration number, make, model, and usage details.
- Insurance History: Previous insurance policies, claims history, and driving convictions.
- Communication Records: Correspondence with us, including emails, letters, and phone calls.
- Location data: For example, your postal or IP address, the location of any insured property, and in the event of a claim, where the collision, theft or other incident occurred.
- Telematics Device data: For example, information collected by Our telematics insurance which shows your driving behaviours such as accelerating, braking and cornering habits, the journeys and routes you take and the times you travel, and the vehicle's GPS co-ordinates.
- Other Information: Any other Personal Data you provide to Us in the course of Our business



relationship.

Some of the information We collect about you may be sensitive and is known as Special Category Data. This includes data relating to your health and any medical conditions, or data relating to criminal convictions. We only collect this information where it is relevant to do so and with your explicit consent, including:

- When it is relevant to the contract of insurance that you are enquiring about, have purchased, previously held or have been named on.
- When it is relevant to a claim you have made or that someone else has made against you.
- Where it is relevant to a complaint or issue you have raised with us.

Cookies

Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. When you visit Our website, We may collect information from you automatically through cookies or similar technology.

For further information, visit www.allaboutcookies.org

Purposes of Processing

We may process your Personal Data for the following purposes:

- Providing Motor Insurance Services: Including underwriting, issuing policies, managing claims, and administering your insurance policy.
- Compliance with Legal Obligations: Ensuring compliance with regulatory requirements, including those imposed by the Financial Conduct Authority (FCA) and other relevant authorities.
- Customer Service: Responding to inquiries, providing support, and improving our services.
- Marketing Communications: Sending promotional offers, newsletters, and updates about Our products and services, subject to your consent where required by law.
- Fraud Prevention: Detecting and preventing fraudulent activities, including insurance fraud and identity theft.
- Business Operations: Managing and improving Our business operations, processes, and systems.

Legal Basis for Processing

We may process your Personal Data on the following legal bases:

- Contractual Necessity: Processing is necessary for the performance of a contract to which you are a party or to take steps at your request prior to entering into a contract.
- Legal Obligation: Processing is necessary to comply with legal obligations to which We are subject, such as regulatory requirements.
- Consent: Processing is based on your consent, which you may withdraw at any time where allowed by law.
- Legitimate Interests: Processing is necessary for Our legitimate interests or those of Third Parties, provided that such interests are not overridden by your rights and interests.



Automated Profiling

We use the information you provide to build a profile of you. We use this to assess whether we can offer you an insurance product and to determine the specifics of an insurance policy, for example the premium you pay and the compulsory excess for any claim. Much of the use of your data is done by “automated means” (done by computer without significant intervention by human beings), and this includes some of the decisions We make using your information, for example whether We can offer you insurance cover, the premium you pay and the terms of the policy.

If you have a telematics insurance policy, We’ll also use the data collected by the telematics device fitted to your vehicle to build a profile of your driving behaviours, which is used to inform premium adjustments, as well as provide driving feedback and alerts via Our mobile app. Sometimes, the data will also be used to alert Us of a potential collision, or to detect possible tampering with the black box itself.

Marketing

When acquiring a quote or purchasing insurance through MyFirst, you will be offered the option to receive updates on news, products and offers from MyFirst as well as retrieve your quote. This could be by email, post, messaging, or other digital communications. If you choose to opt into these communications, We will keep your data secure and We will not pass it on to any third parties for any purpose, including marketing.

We may contact you about any special offers or discounts on other products or services We think you might like from us or Our partners. We also may contact you regarding Our referral scheme where You can earn money back by referring friends and family.

You can unsubscribe from communications at any time by clicking “unsubscribe” in the footer of Our marketing emails and texts, by emailing support@myfirst.com or by calling 0333 305 5116.

We will keep in touch with you for 18 months if you have not unsubscribed before this time, after which We will delete your data.

You can request for your data to be deleted at any time by contacting Our support team via email at support@myfirstuk.com or over the phone by calling 0333 305 5116.

Data Sharing and Disclosure

We may share your Personal Data with the following categories of recipients:

- Insurance Providers: Underwriters, reinsurers, and other entities involved in providing insurance products and services.
- Service Providers: Third-Party service providers, contractors, and agents who assist us in delivering Our services and managing Our business operations.
- Regulatory Authorities: Law enforcement agencies, regulatory authorities, and government bodies as required by law or to protect Our legal interests.



- Other Parties: With your consent or as otherwise permitted or required by law.

International Data Transfers

Your personal data may be transferred to, stored, and processed in countries outside the European Economic Area (EEA) where data protection laws may be different from those in your country of residence. We will take appropriate measures to ensure that such transfers comply with applicable data protection laws and regulations and provide adequate protection for your Personal Data.

Data Retention

We will retain your Personal Data for as long as necessary to fulfil the purposes for which it was collected, including for the duration of Our business relationship with you and as required to comply with legal obligations, resolve disputes, and enforce Our agreements.

Your Rights

You have the following rights regarding your Personal Data:

- Right to Access: You have the right to request access to your Personal Data and information about how We process it.
- Right to Rectification: You have the right to request the correction of inaccurate or incomplete Personal Data.
- Right to Erasure: You have the right to request the deletion of your Personal Data in certain circumstances.
- Right to Restriction of Processing: You have the right to request the restriction of processing of your Personal Data in certain circumstances.
- Right to Data Portability: You have the right to receive your Personal Data in a structured, commonly used, and machine-readable format and to transmit it to another Data Controller.
- Right to Object: You have the right to object to the processing of your Personal Data in certain circumstances, including for direct marketing purposes.
- Right to Withdraw Consent: Where processing is based on your consent, you have the right to withdraw your consent at any time.

Contact Us

If you have any questions, concerns, or requests regarding this Privacy Notice or the processing of your Personal Data, please contact Us using the following details:

Young People Ltd t/as MyFirst
Hardwick Court Farm
Chertsey
KT16 0AD
dataprotection@myfirst.com
0333 305 5116

Complaints



If you are unhappy with how We have used your data or if you believe We have failed to fulfil your data rights, you have the right to complain to Us, and can contact Us to raise your concerns by emailing support@myfirst.com or by calling 0333 305 5116.

If you remain unhappy with Our response you may raise a complaint with a supervisory authority responsible for data protection and privacy.

In the UK, the supervisory authority is the Information Commissioner's Office (ICO), who can be contacted using the following details:

Via their website: www.ico.org.uk

By e-mail: casework@ico.org.uk

By telephone: 0303 123 1113

By post: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

Changes to this Privacy Notice

We may update this Privacy Notice from time to time to reflect changes in Our practices or legal requirements. Any updates will be posted on Our website, and where appropriate, We will notify you of significant changes.

Definitions

Data Controller: An individual or company that manages how Personal Data is processed and is responsible for complying with data protection regulations.

Data Processor: An individual or company that processes Personal Data on behalf of, and under the authority of, a Data Controller.

MyFirst: A trading style of Young People Ltd. Otherwise referred to as Us, We, It, Our, The Firm, or The Business.

Personal Data: Any information relating to a Data Subject that may allow for identification, whether directly or indirectly, such as name, identification number, location data, or physical, physiological, mental, economic, cultural, or social identifiers.

Third Party: Any individual or entity authorised to provide services or support on behalf of MyFirst.