

# Terms and conditions of using this website

## **Definitions**

"We", "us", "our" means P J Hayman & Company Limited.

"You" means a visitor to our website and/or customer of our product(s).

"Product" means a product that we may sell from time to time on our website.

"Personal information" means the personal information you provide us when registering, obtaining a quote and/or buying a product.

## **Our Website**

This website, in its entirety, is provided by P J Hayman & Company Limited and is the property of Travel Insurance Facilities plc. (or any of its trading divisions as stated -referred to as 'TIF') It is protected by the copyright laws of the United Kingdom. All company names, logos and trademarks included in this website are the property of, but not limited to, P J Hayman & Company Limited and TIF.

This website must not be used for any reason other than the purposes of purchasing, obtaining a quotation for or obtaining information about the insurance products and services offered.

This website and the insurance products and services offered within are intended for use and purchase by residents of the United Kingdom and the Channel Islands or companies and organisations registered in the United Kingdom or the Channel Islands.

All insurance products and services offered in this website are subject to individual terms and conditions that are readily available for inspection before a purchase is made. You should refer to the terms and conditions relating to a product or service before undertaking a purchase. We retain the right to modify these terms and conditions when necessary so you should review them each time you use this website.

If we are unable to provide you with a quotation due to pre-existing medical condition(s), or age considerations, you will be given the option of an alternative product and quotation which may be able to offer you cover. You will then need to make your own choice on how to proceed.

We offer a range of travel insurance products and travel insurance related services for sale on this website. You are entirely responsible for deciding whether or not to purchase any of these products or services. Whilst this website will often offer advice on travel insurance matters it does not seek to advise you on which particular products and services to purchase. If you are in doubt as to whether a travel insurance product or service offered for purchase on this website is suitable for your needs or specific requirements please contact us prior to making a purchase. Contact details can be found on the contact us page.

We reserve the right to modify the content or format of this website at any time. We also reserve the right to change the information on this page if necessary. Please read the contents of this page each time you view this website. We do not guarantee the availability of this site nor does it guarantee that the code which constitutes this website or the material contained within it will operate either fully or in part on any specific computer equipment or in any specific software. There are no elements within this website that alter any of the configuration or other settings on any machinery used to view the site. We accept no liability whatsoever for any damage, either temporary or permanent, occurring to either electronic equipment or software that might occur whilst using this site as any such damage will be deemed to be coincidental. Any information contained within the technical support pages on this website is for reference purposes only and we advise against any individual attempting to service, repair or reconfigure electronic equipment or computer software based on the content of these technical pages unless they are fully qualified to do so.

## **Intellectual Property Rights**

The content of this web site may not be retrieved, displayed, modified, copied, printed, sold, downloaded, hired, reverse engineered or transmitted in any way without the prior written consent of P J Hayman & Company Limited.

You may retrieve, display, copy, print or download the content on this site for legitimate personal use only and not for commercial exploitation.

You may not link to this web site or include this web site in part or in whole within another external web site without first obtaining written permission from us. We reserve the right to remove links to this site without notice at our discretion.

### **Exchange of information**

We exchange personal information with other approved organisations for underwriting and fraud prevention purposes and we may provide such information to others where required or permitted by law.

We will use and analyse your personal information for the following purposes:

- managing and administering products and services that are supplied. In the case of insurance products this will include underwriting reinsurance and claims handling purposes and this may include disclosing it to other insurers, reinsurers, regulatory authorities or to our agents who provide services on our behalf;
- considering any applications for products you may make and to help in making credit-related decisions about you where appropriate;
- servicing other relationships you may have with us;
- financial risk assessment, money laundering checks, compliance and regulatory reporting and fraud prevention; assisting in making decisions on insurance proposals, other products and any claim made by you, members of your household, and others connected with your insurance proposals and claims;
- helping us to understand and develop new and innovative products and services.

Your personal information will only be disclosed to third parties outside of us if:

- it is necessary for the performance of your agreement with us; or
- you have given your consent; or
- such disclosure is required or permitted by law; or
- we are entitled to transfer rights and/or obligations as provided under the terms of any policy you may purchase; or
- any such third party provides benefits or services to you under or in connection with our agreement with you; or
- it is a credit reference agency or fraud prevention agency; and any such third party has agreed to keep your personal information strictly confidential and use it for the purpose for which we provide it to them.

Because of the nature of our products and the destination of your travel, it may be necessary for us to transfer your personal details to third parties in countries outside the European Economic Area (EEA). Such countries may not have laws to protect your information. By purchasing a policy that includes the possibility of travel outside the EEA, you consent to us so transferring your information.

In future the way in which your personal information is viewed, recorded and used may change. In most cases these changes will result from enhancements in technology. Where we believe the changes may be to your disadvantage, we will give you at least 30 days notice of them by posting notice of such an amendment on this website. If you continue to use a product or service for a further 30 days after notification, we will consider that you have consented to that change (unless you write to us to inform us otherwise).

### **Fraud prevention**

In order to prevent fraud we may at any time:

- share personal information about you between us and with other insurers or financial institutions;
- check your details with fraud prevention agencies.

If you give us false or inaccurate information and we suspect fraud, we will record this and pass this information to fraud prevention agencies.

We and other organisations may also search and use fraud prevention and credit reference agency records to:

- help make decisions in connection to insurance proposals, insurance claims and other products for you and members of your household;
- trace debtors, recover debt, prevent fraud and to manage your insurance policies.

## **Personal information for the purpose of marketing**

Unless you have informed us to the contrary, personal information held maybe used by us to carry out research and to inform you by letter, telephone or email of other products we believe may interest you. We may also contact you by e-mail or other electronic media to notify you of other products we believe may interest you. We shall only do so however if you have provided your consent to such contact. If you are contacted by such means in future we shall on each occasion ensure you will always be given the option to opt out of any further such communication. If you wish to opt-out from receiving such information or do not consent to such transfer, please write to us at:

P J Hayman & Company Limited,  
Stansted House,  
Rowlands Castle,  
Hampshire  
PO9 6DX

## **Representation by other people**

At the request of many of our insurance policyholders and to make the managing your policy more convenient, it is our policy to deal with a policyholder's spouse or partner (if named on the policy where applicable) who calls on your behalf. If you would like someone else to be able to deal with your policy for you on a regular basis please let us know. In some exceptional circumstances we may also deal with other people who call us on your behalf. If at any time you would prefer us to deal only with you, please call to let us know. Please note that we will not reveal any credit or debit card numbers that we hold to anyone other than the policyholder.

## **Data protection and data transfer**

There are no devices or items contained within the code of this site that extract information from your computer other than information required to make a connection and transfer website content between your computer and the host server. We will from time to time analyse the number and nature of connections made between external sources and the host server specifically for traffic analysis reporting. None of this information will contain any personal or private information relating to you other than the IP address used to make the connection with our host server and the type of browser used to view the website.

When requesting quotes, purchasing insurance products and services, engaging in online contact or registering on our database all items of information requested will be clearly and unambiguously labelled and will be submitted securely to our host server. Where we are legally obliged to provide information to official bodies such as the Police, the Courts or other insurance companies investigating potentially fraudulent claims your details will be passed on, without notice to you

## **Cookies**

A cookie is a small text file that is placed on a computer or smartphone when an individual visits a website. We use cookies to enable our website to operate correctly, to enhance your customer experience, track where visitors have come from and record other website activity as well as help us to improve our service to you. Cookies do not store your personal information; they store information about your preferences and actions when browsing our website.

Most browsers will usually allow cookies to be set automatically, but if you would prefer to not accept cookies you can change the settings in your internet browser. Please be aware that if you delete certain cookies and/or turn cookies off, this website will not function correctly.

Cookies we use on this website fall into four categories:

### **Strictly necessary cookies**

These cookies help you to navigate our website, use its features and to be able to provide you with a quotation/policy.

### **Performance (Tracking) cookies**

We use Google Analytics to help us understand how people find and use our website. For information about the data Google Analytics' cookies contain, visit: [www.support.google.com/analytics/answer/6004245](http://www.support.google.com/analytics/answer/6004245)

These cookies collect anonymous data about how you use our website, including what pages you have visited and how you interact with them. These cookies don't collect your personal information; they help us to monitor and improve how our website works.

### **Functionality cookies**

These cookies are used to help improve your visit to our website. They remember choices you have made and collect information anonymously.

### **Targeting and advertising cookies**

We use third party cookies to show you appropriate offers and advertising as you browse other sites on the internet. These are based on the way you have interacted with our website.

Embedded content on this website also uses cookies which are set from a third party website. You can view the cookie policy on the third party website.

If you would like to learn more about cookies: [www.bbc.co.uk/webwise/guides/about-cookies](http://www.bbc.co.uk/webwise/guides/about-cookies)

How to turn off cookies within your browser: [www.aboutcookies.org/how-to-control-cookies/](http://www.aboutcookies.org/how-to-control-cookies/)

Please note that if you do turn off cookies within your browser, this website will not operate correctly.

### **Links to other sites**

On this website you may be offered links to other sites which we hope will be of interest. However, please be aware that we have no control over such sites and do not endorse them. You agree that we are not responsible for the availability or content of, or products and services available on those websites. You are advised to read the privacy policy of other sites before disclosing any personal information.

### **Sensitive information**

In order to provide you with some of our products we may need to process sensitive information (such as information about health such as physical or mental health information) about you and others who may be a party to the product or service purchased. We will not use sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy. Please ensure that you only provide us with sensitive information about other people with their agreement.

### **Call recording**

We record telephone calls for monitoring and training purposes and to assist us in preventing and detecting fraud.

### **Remember the risks whenever you use the internet**

Other Internet sites or services that may be accessible through our website will have separate data and privacy practices independent of us, and therefore we disclaim any responsibility or liability for their policies or actions.