

RAC

Privacy Notice

Welcome to the RAC's Privacy Notice.

This notice explains how and why we use information about you. It also tells you how long we hold your information for and who we share it with.

We have broken this notice into sections, so you can jump to the areas you are interested in.

1. Who we are
2. The personal information we collect
3. How we use your personal information
4. Who your information may be shared with
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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. 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/>

This privacy notice 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 different 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
- **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

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.

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.



Special Category Data

Special Category Data is information which is more sensitive, and needs more protection.

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
- 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 in line with our requirements under data protection legislation.

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 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 you 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.

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 accomodation 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 personal data for as long as necessary, in line with our legal obligations, and for the purposes for which it was collected.

6. Where your information is kept

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

If we need to transfer your personal information to a country outside of the UK or EEA, we will make sure appropriate safeguards are in place.

7. Your information rights

Under data protection law, you have rights in relation to your personal information. You can find out about the scope of these rights on the Information Commissioner's Office's website: ico.org.uk.

If you would like to exercise any of your rights or have questions in relation to them, please contact us at DPO@rac.co.uk

Your rights are listed below:

Your right of access

You have the right to ask us for copies of your personal information. You can access most of the personal information we hold about you through MyRAC.

Your right to get your data rectified

You have the right to ask us to correct your information if you do not think it is accurate. You can also ask us to complete information you think is incomplete.

Your right to get your data deleted

You have the right to ask us to erase your personal information, and in certain circumstances we may need to delete it. For example, where we need your consent to use your information or when our purpose for using your information has come to an end.

Your right to limit how we use your data

You have the right to ask us to limit our use of your information temporarily. For example, if you believe your information is incorrect, you may ask us to restrict its use until we rectify it.

Your right to object to processing

You have the right to object to our use of your personal data. This may mean we stop sending you marketing communications.



Your right to data portability

You have the right to ask that we send the information you give us to another organisation. This only applies if you have given us consent to process your information or if you are in talks about entering a contract and the processing is automated.

Your right to not be subject to automated decision making

We may use your personal information for profiling. This will be to:

- create greater consistency and fairness in our decision-making process
- reduce the risk of customers failing to meet payments for products or services
- assess risk, and
- comply with our legal obligations in respect of fraud prevention or money laundering.

Sometimes the RAC may need to use profiling to enter a contract or deliver services to you. If profiling is not necessary for these reasons, you can object to it. You can ask to be excluded from decisions based solely on profiling or other automated decisions which could impact you.

Your right to lodge a complaint

We take our responsibility to look after your data seriously. If you have any questions about how we use your data, or want to make a complaint, you can contact our Data Protection Team by emailing dpo@rac.co.uk.

You also have the right to make a complaint about how we use your data to the Information Commissioner's Office. You can make a complaint to the ICO by calling 0303 123 1113 or visiting their website: <https://ico.org.uk/make-a-complaint/>.

8. Contact Us

Email: dpo@rac.co.uk

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

9. Changes to this Privacy Notice

We regularly update our Privacy Notice to make sure is up to date and accurate.

Latest update: March 2024.





RAC

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