

Privacy and Cookies Notice

1. Background

We are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation (“Legislation”). This notice sets out the basis on which we will process any personal data that we collect from you, or that you provide to us. For the purposes of the Legislation, the Data Controller in relation to any personal data you supply to us is Dent Wizard Ventures Ltd.

2. Information we collect or receive about you

We collect and process personal data that you provide directly to us by filling in forms, via our website, over the phones, or that we receive via third parties (for example – insurance companies and other clients). This includes the following categories of data:

- General identification and contact information: Name; residential address; e-mail address, vehicle details and telephone number.
- Financial information and account details: Payment card details; bank account information.
- Information which is necessary to discover, prevent or investigate fraud or investigations towards financial sanctions lists: We may process personal data to enable us to discover, prevent or investigate fraud or fulfil our duty to check all transactions against financial sanctions lists before processing payments.
- Marketing preferences: You may let us know your marketing preferences, and take part in sales promotions.

3. How we use your information

We may use the personal data we hold about you in the following ways:

Category of personal data	Purpose of processing	Legal basis for processing
General identification and contact information Information enabling us to provide products and services Financial information and account details	For the purposes of providing services to you.	For the performance of the contract between you and us.
General identification and contact information Information enabling us to provide products and services	For research or statistical purposes.	Our legitimate interests – for us to analyse historic activity, to help predict future business impact. To further our commercial interests, to enhance our product offering and to develop new systems and processes.
Marketing preferences	To provide you with information, products or services that you request from us or which we feel may interest you, where you have consented to be contacted for such purposes.	Consent
General identification and contact information	To administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes.	Our legitimate interests - for us to analyse activity and traffic and for testing, research, statistical and survey purposes.
General identification and contact information	To notify you about changes to our service.	Our legal and regulatory obligations.
Information which is necessary to discover, prevent or investigate fraud or investigations towards financial sanctions lists	To safeguard against fraud and money laundering.	Our legal and regulatory obligations.
General identification and contact information Information enabling us to provide products and services	To meet general legal or regulatory obligations	Our legal and regulatory obligations.

4. Disclosure of your personal data

To enable us to support our general business activities and any regulatory obligations, we may and disclose your data to; (a) companies within the AmTrust Group; (b) our service providers; and (c) governmental or other public authorities. These categories include:

- Companies within AmTrust Group - You will find a list of the companies included in the AmTrust Group at www.amtrustinternational.com
- Our service providers - External service providers, such as accountants, auditors, experts, lawyers and other outside professional advisors; IT systems, support and hosting service providers; printing, advertising, marketing and market research and analysis service providers; banks and financial institutions; and outsourced service providers that assist us in carrying out business activities.
- Governmental or other public authorities – We may share personal data with governmental or other public authorities (including, but not limited to supervisory authorities, courts, law enforcement, tax authorities and criminal investigations agencies and to authorities we are obligated to provide information to).

We may also disclose your personal information:

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If any AmTrust company or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- In order to enforce or apply our terms of use set out in the terms of use or terms and conditions page and other agreements; or to protect the rights, property, or safety of AmTrust, our customers, or others.

5. International transfers of data

For the purposes stated above, your personal data may be transferred to destinations outside the European Economic Area ("EEA"). Where this occurs we will ensure that it is treated securely, and in accordance with this privacy notice and the Legislation. We only transfer data to countries deemed as having adequate protection by the European Commission or, where there is no adequacy decision, we use the European Commission approved 'Standard Contractual Clauses' with such parties to protect the data. A copy of the 'Standard Contractual Clauses' can be obtained by writing to The Data Protection Officer at the address detailed in Section 10.

6. Your rights

You have rights to:

- a) Refuse or change marketing preferences.
- b) Request copy of personal data we hold about you.
- c) Erasure of personal data.
- d) Data correction.
- e) Restriction and object to future processing.
- f) Data portability.
- g) Complain to the supervisory authority

To exercise any of your rights listed above, please write to: The Data Protection Officer at the address detailed in Section 10.

7. Cookies

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site. For example, we are interested in the number of visitors and the pages they visit; which pages are most and least popular. By applying what we learn about site

visitor habits, we can adapt the content to try and make it more easily accessible, relevant and interesting to site visitors. In some cases, cookies are used to remember information about your visit to our site between visits. We may need to do this to improve your use of the web site, such as remembering any feature preferences. By continuing to browse the site, you are agreeing to our use of cookies.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive.

We use the following cookies:

- Strictly necessary cookies. These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, use a shopping cart or make use of e-billing services.
- Analytical/performance cookies. They allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

The cookies we use do NOT store any of the following data:

- Names
- Phone Numbers
- Email Addresses
- Mailing Addresses
- Bank Account Numbers
- Credit Card Information

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our site. Please refer to your browser's 'help' facility on how to configure accepting cookies. For more information on cookies and deletion of cookies please visit: www.allaboutcookies.org/manage-cookies.

8. Marketing

Where you have provided consent, we may share personal data that you provide to us within the AmTrust Group of Companies and with other companies that we establish commercial links with. They and we may contact you by agreed channels in order to tell you about products, services or offers that we believe will be of interest to you, or to provide you with commercial updates. If you do not wish us to continue marketing to you, please let us know.

9. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with our data retention policy. In most cases the retention period will be for a period of ten (10) years following completion of the service, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements. In any case, where data is retained we will endeavour to delete or to anonymise any personal elements, in order to maintain your privacy and security.

10. Changes to our privacy policy

We may revise the privacy notice at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make.

If you have any questions concerning our privacy notice or the use of your personal data, or to exercise your rights please contact The Data Protection Officer, AmTrust International, Minster Court 2, London, EC3R 7BB.