

Privacy Notice

July 14, 2021 v.02

INTRODUCTION

Solera respects your privacy and is committed to protecting your personal data. This privacy notice will inform you as to how we look after personal data entered into the Qapter ME application and tell you about your privacy rights and how the law protects you. This privacy notice is provided in a layered format so you can click through to the specific areas set out below. Please also use the Glossary to understand the meaning of some of the terms used in this privacy notice.

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1. IMPORTANT INFORMATION AND WHO WE ARE

PURPOSE OF THIS PRIVACY NOTICE

This privacy notice aims to give you information on how Solera collects and processes personal data through use of this application. Qapter ME is not intended for children and we do not knowingly collect data relating to children.

It is important that you read this privacy notice together with any other privacy notice, such as the privacy notice for the Qapter service, we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy notice supplements the other notices and is not intended to override them.

CONTROLLER or PROCESSOR

Unless otherwise agreed with a customer, Solera is the controller and responsible for your personal data. The insurance company providing you access to Qapter may be the controller and responsible for your personal data. If so, as a processor, we will follow the instructions of the controller.

We have appointed a data privacy champion who is responsible for overseeing questions in relation to this privacy notice. If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact the following data privacy champion:

CONTACT DETAILS

Solera Global Technology Limited
Data privacy champion: Leroy Vence
Email address: Leroy.vence@solera.com
The Forum, Station Road
Theale, Reading, Berkshire United Kingdom RG7 4RA

If you are in the United Kingdom, you have the right to make a complaint at any time to the [Information Commissioner's

Office (ICO)], the UK supervisory authority for data protection issues (www.ico.org.uk). In other countries, you have the right to make a complaint to the appropriate supervisory authority. We would, however, appreciate the chance to deal with your concerns first so please contact us in the first instance.

CHANGES TO THE PRIVACY NOTICE AND YOUR DUTY TO INFORM US OF CHANGES

This privacy notice may be updated by us from time to time. It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

2. THE DATA WE COLLECT

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of data which we have grouped together follows:

- **Identity Data** generally includes, to the extent applicable: name, username or similar identifier.
- **Vehicle Data** generally includes Vehicle Registration Mark, Vehicle Identification Number and other information about a vehicle.
- **Contact Data** generally includes, to the extent applicable: billing address, delivery address, email address and telephone numbers.
- **Incident Data** generally includes, to the extent applicable: details about damage to a vehicle.
- **Technical Data** generally includes, to the extent applicable: internet protocol (IP) address, login data, device and browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices.
- **Profile Data** generally includes, to the extent applicable: username and password, preferences, feedback and survey responses.
- **Usage Data** generally includes, to the extent applicable: information about how you use the application.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but does **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice.

We do not collect any **Special Categories of Personal Data** about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data). Nor do we collect any information about criminal convictions and offences.

IF YOU FAIL TO PROVIDE PERSONAL DATA

Where we need to collect personal data by law, or under the terms of a contract and you fail to provide that data when requested, we may not be able to perform the contract or service. In this case, we may have to cancel the service but we will notify you if this is the case at the time.

3. HOW IS PERSONAL DATA COLLECTED?

We use different methods to collect data such as:

- **Direct interactions.** You may give us Identity, Vehicle, Contact, Incident, and Profile Data among others by providing information in the application.
- **Automated technologies or interactions.** As you interact with our application, we may automatically collect Technical, Usage, and Profile Data among others about your equipment, usage actions and patterns. We may also receive Technical, Usage, and Profile Data among others from our customers or the online claims management system.
 - **Third parties or publicly available sources.** We may receive Technical Data from analytics providers such as Google, Firebase Performance, Pendo, Mixpanel and Crashlytics based within and outside the EU and Identity, Contact, Vehicle and Incident Data from insurers based within the EU.

4. HOW WE USE YOUR PERSONAL DATA

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract with you or an insurance company.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

Generally we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting us.

PURPOSES FOR WHICH WE WILL USE YOUR PERSONAL DATA

We have set out below, in a table format, a description of the ways we plan to use personal data and the legal bases we rely on to do so. Please contact us if you need details about any specific legal ground. In this notice,

- **Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you and the market place the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.
- **Performance of Contract** means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.
- **Comply with a legal or regulatory obligation** means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

Purpose/Activity	Type of data	Lawful basis for processing including legitimate interest
To register you as an application user	(a) Identity (b) Contact	Performance of a contract
To manage our relationship with you which will include: (a) Notifying you about changes to our terms or privacy policy (b) Asking you to leave a review or take a survey	(a) Identity (b) Contact (c) Profile	(a) Performance of a contract (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services)
To deliver the service	(a) Identity (b) Contact (c) Profile (d) Usage (e) Incident (f) Technical (g) Vehicle	Performance of a contract

To administer and protect our business and this application (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	(a) Identity (b) Contact (c) Technical	(a) Necessary for our legitimate interests (for running our business, provision of administration and services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise) (b) Necessary to comply with a legal obligation
To deliver relevant content and services to you and measure or understand the effectiveness of the service we provide	(a) Identity (b) Contact (c) Profile (d) Usage (e) Incident (f) Technical (g) Vehicle	Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)
To use data analytics to improve our website, products/services, marketing, customer relationships and experiences	(a) Technical (b) Usage	Necessary for our legitimate interests (to define types of customers for our products and services, to keep our website updated and relevant, to develop our business and to inform our marketing strategy)

CHANGE OF PURPOSE

We will only use your personal data for the purposes for which we collected it, unless there is a need to use it for another reason and that reason is compatible with the original purpose. For an explanation about how the new purpose is compatible with the original purpose, please contact us. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so. Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5. DISCLOSURES OF YOUR PERSONAL DATA

We may have to share your personal data with the parties set out below for the purposes set out in the table in paragraph 4 above.

- Internal Third Parties (Other companies in the Solera/Audatex Group, acting either as joint controllers or processors, and who are based in the EEA, UK or US and provide IT and system administration services and undertake information reporting.)
- External Third Parties (Service providers acting as processors based in the EEA or US who provide IT and system administration services and Professional advisers, acting as processors or joint controllers, including lawyers, bankers, auditors and insurers based in the EEA, UK or US who provide consultancy, banking, legal, insurance and accounting services.)
- Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

We will require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes. We will only permit them to process personal data for specified purposes and in accordance with our instructions.

6. INTERNATIONAL TRANSFERS

Unless expressly stated otherwise herein, we do not transfer your personal data outside the European Economic Area and Switzerland ("EEA") and Switzerland.

7. DATA SECURITY

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know and have a duty to treat it confidentially. They will only process your personal data on our instructions.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

8. DATA RETENTION

HOW LONG WILL YOU USE MY PERSONAL DATA FOR?

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for and to satisfy any legal, accounting, or reporting requirements. In determining the appropriate retention period, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements. Details of retention periods for different aspects of your personal data are available in our retention policy which you can request from us by contacting us.

By law we have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for at least 5 years after they cease being customers for tax, financial auditing, and record keeping purposes.

In some applicable circumstances you can ask us to delete your data: see *Request erasure* below for further information.

In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

9. YOUR LEGAL RIGHTS

Under certain circumstances, you have rights under data protection laws in relation to your personal data as follows:

You have the right to:

- **Request access** to your personal data (commonly known as a “data subject access request”). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
- **Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data’s accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

- **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

If you wish to exercise any of the rights set out above, please contact us.

NO FEE USUALLY REQUIRED

You will not have to pay a fee to access your personal data (or to exercise any of the other rights) unless your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

WHAT WE MAY NEED FROM YOU

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

TIME TO RESPOND

We try to respond to all legitimate requests within one month.