P J Hayman Privacy notice policy

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

This Privacy Policy sets out how we process and protect any personal data that we collect from you, or you provide to us, when you use our websites, email us or telephone our customer service centre. We are committed to ensuring that your privacy is protected and respected. Should we ask you to provide information (by which you can be identified) when using our website, corresponding by email or speaking to us on the telephone you can be assured that it will only be used in accordance with this Privacy Policy.

Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

We may change this Privacy Policy from time-to-time by updating this page and, where appropriate, notifying you by email. You should check this page periodically to ensure that you are happy with any changes. This Privacy Policy is effective from **22/07/2026**

Data Protection & the exchange of information

In accordance with Data Protection legislation, including General Data Protection Regulation (GDPR), we are advising you that any data requested from you will be stored securely and will only be used in order to manage the contract of business, including insurance requirements, we are arranging for you or have a legitimate interest in handling your data. This information will only be made available to third parties, such as insurers or their claims handling agents, to further manage and service your insurance policy.

We will retain your information for a period which is necessary to ensure no further liability, such as any insurance claims, exists. This period will normally be up to a maximum of 7 years from expiry of the policy but may be extended for certain types of business.

For certain types of business, we may require certain sensitive information from you to arrange your insurance requirements or service any claims, for example, medical records. By providing this information to us you will have given explicit consent for us to use it for the above purpose, which may involve passing such information to insurers or their claims handling agents.

Information you give us. You may give us information by filling in forms on our website or by corresponding with us by phone, email or otherwise. This includes information you provide when you register to use the customer area of our site, seek a quote, participate in our medical screening process, take out a policy with us, leave a testimonial and/or star rating on our site, enter a competition, participate in a promotion or survey, update or change your policy, submit a claim, cancel your policy and when you report a problem with our site.

The information you give us may include your;
- Name and date of birth
- Contact information including postal and email address and phone number
- Details of your travel plans and arrangements
- Other information you give us in response to a survey relevant to advertisements and/or offers
- Information about any medical conditions you may have
- Payment card details where required to process purchases

If you provide data to us about other people you must provide this notice to them before you pass their data to us. You must obtain their consent if this includes sensitive data such as their health.

You have the right to:
- See a copy of the personal information we hold about you, free of charge
- Ask us to delete any of your personal data where there is no legitimate reason for continuing to hold it.
- To have any inaccurate or misleading data corrected or deleted
- Restrict the processing of your data

We have to provide you with the information without delay and at the latest within one month of receiving your request. However, if your request is unfounded or excessive, we are entitled to charge a fee or refuse to act on the request.

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 applicable 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 applicable 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, our payment transaction process 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.

Where permitted by applicable law, Personal Information (including details of injuries) may be put on registers of claims and shared with other insurers. We may search these registers when dealing with claims to prevent, detect and investigate fraud.

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-day 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).

If you would like a copy of the information held on you, have any queries or if you believe that any information, we are holding on you is incorrect or incomplete, please write to or email us as soon as possible, we will promptly correct any information found to be incorrect.

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

Email: Customerservices@pjhayman.com

If you are unhappy with the way we store or handle your data, you may contact the Information Commissioners Office at any time.

Call recording

PJ Hayman record telephone calls for monitoring and training purposes and to assist us in preventing and detecting fraud. The telephone call recording system will record both incoming & outgoing telephone calls. PJ Hayman uses Evaluagent technology for our Quality Standard purposes. Evaluagent engage with Sub-Processors in countries outside the European Economic Area (EEA) which is managed securely in line with our Data Processing Agreement (DPA).

The purpose of call recording is to provide an exact record of the call which can:

- Help identify staff training needs.
- Help improve staff performance.
- Help protect staff from abusive or nuisance calls.
- Establish the facts in the event of a complaint either by a client, or a member of staff and so assist in resolving it.
- A call recording may be used in evidence to assist with legal enquiries or investigations.
- A call recording may also be used as evidence if an employee's telephone conduct is deemed unacceptable. In this situation the recording will be made available to the business manager and Data Protection Office, to be investigated as per the Practice Disciplinary Policy.

Procedures for managing and releasing call recordings.

- The recordings shall be stored securely, with access to the recordings controlled and managed by the IT team and Senior Managers.
- Access to the recordings is only allowed to satisfy a clearly defined business need and reasons for requesting access must be formally authorised only by senior management
- The browsing of recordings for no valid reason is not permitted.
- Calls will be muted whilst payment details are being collected.
- Requests for copies of telephone conversations made as Subject Access Requests under the Data Protection Act above.

- We will request the call recording and arrange for the individual concerned to have access to hear the recording. This will be emailed as an audio file, which cannot be password protected or encrypted.
- Recordings of calls will be stored electronically in a secure environment. Call recordings will be automatically deleted, in line with our retention periods.

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. Only in some exceptional circumstances will we deal with someone other than the policyholder or spouse. If you would like someone else to be able to deal with your policy for you on a regular basis, we must have your consent to do so. Please note we can only accept credit or debit card payments from the cardholder, and we will not reveal any credit or debit card numbers that we hold to anyone other than the cardholder.

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

Where you have given consent and opted in, personal information held maybe used by us to carry out research and to inform you by letter, telephone, SMS or email of other products we believe may interest you. We may also contact you by e-mail, post, telephone or other electronic media with news items or latest offers that may interest you. We shall only do so 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 unsubscribe to any further such communication. If you no longer wish to receive such information, please write to our Marketing department at:

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

Social Media

From time to time, we run an advertisement, news items and entertainment through TikTok, Facebook, Instagram, Twitter or LinkedIn. Through these interactions we aim to promote products & services we have. We target users using the ‘Core Audience’ options. We have selected certain demographics to determine the audience we want to target. We only use the advertising platform's built-in audience targeting options (such as age, location, interests and demographics). We do not upload customer lists or use third-party data to create these audiences

People who contact us via social media: If you send us a private or direct message via social media the message will be stored by us for 3 months. It will not be shared with any other organisation.

Our Website

Our website, in its entirety, is provided by P J Hayman & Company Limited and is the property of P J Hayman & Company Limited and Socrates Systems Limited. Payment transactions made through our website are managed by Monek Merchant Services Ltd.   Our website 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 Socrates Systems Limited.

Our 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.

Our 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 (UK Territories) or the Channel Islands.

All insurance products and services offered on our websites 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 our websites.

If we are unable to provide you with a quotation due to a new or existing medical condition(s), or age considerations, you will be given alternative options 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 our websites. You are entirely responsible for deciding whether to purchase any of these products or services. Whilst our websites will often offer advice on travel insurance matters it does not seek to advise you on which products and services to purchase. If you are in doubt as to whether a travel insurance product or service offered for purchase on our 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 our websites 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 our 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. We advise against any individual attempting to service, repair or reconfigure electronic equipment or computer software unless they are fully qualified to do so.

Intellectual Property Rights

The content of our websites 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 our website or include this website 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.

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

Use of cookies by P J Hayman

Our website uses cookies and other similar technologies to collect information so that we can improve your experience when you use our services. Please click here for a link to our **Cookie Policy** which has more information about why and how we use them.

WordPress

We use a third-party service, WordPress, to produce and manage our brochure sites. This is a website, blog and content management system provided by Automattic Inc. Automattic Inc. collects no data or information on visitors to any P J Hayman website.

We may use third party plugins to add functionality to our Word Press websites. These are securely managed and again collect no data or information on visitors to any P J Hayman website.

Trustpilot

On certain products, when a purchase has been made, we will send an invite to the customer requesting a rating and review via Trustpilot. To do so we need to share with them the following personal data about you:

- Name
- Email address
- Policy number

This information is mandatory, which means that it will not be possible to write a verified review on the website without it.

Trustpilot is an open customer review platform. Reviewers will use the Trustpilot website to leave their feedback, where it will then be viewed. We reserve the right to display the rating and review you leave us on our website and other marketing assets and materials so that interested parties can benefit from genuine feedback on our products. By using the personal data above, visitors can have confidence that the reviewer has been verified as a true customer.

People can also show that they find the review useful, by “liking” it, or they can choose to share it with others on social media. Trustpilot will also collect information about visitors on their website; therefore, customers are advised to read their privacy policy at: https://uk.legal.trustpilot.com/end-user-privacy-terms.

If you do not want to receive further review requests, you can unsubscribe at any time from all Trustpilot review invitations by clicking the relevant link on the invitation. If you have already unsubscribed an email address prior to purchase you will not receive the invitation.

Links to other sites

On our websites 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. 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.