

Effective date: 13 July 2023

1. Introduction

This privacy notice sets out how we will handle your personal data when you apply for or use the car insurance services we make available through the Revolut app.

The information set out in this notice supplements the information set out in Revolut's [Customer Privacy Notice](#).

2. Who is responsible for processing my personal data?

Revolut Insurance Europe UAB (referred to as "**Revolut**", "**we**" or "**us**" throughout this notice) is the organisation responsible for handling your personal data when you apply for and use the car insurance services we offer through the Revolut app.

Revolut is registered as an insurance intermediary (registration no. 305910164) with the Bank of Lithuania.

AIG Europe S.A. ("**AIG**") is the underwriter of the car insurance we make available through the app. Revolut and AIG are independent controllers of the personal data we process about you when providing the car insurance services. Further details about personal data processing by AIG can be found in [these FAQs](#), [AIG's privacy policy](#) and your [policy document](#).

3. What personal data do you collect about me?

We need to ask you for personal data in order to process your application for car insurance and share this with AIG so that they can calculate your quote.

The personal data we ask you to provide includes:

- basic personal details, such as your name, address and date of birth;

- information relating to your car, such as the make and model and the registration number of your car;
- employment information;
- driver's licence information;
- information about your driving history, including penalties relating to your driving;
- claims history;
- information regarding any additional drivers you wish to be covered under your policy;
- information relating to past convictions;
- health information.

You need to provide this information or else you will not be able to receive a quote and, as a result, you will not be able to use the car insurance services we make available through the app.

We will also collect certain information about you from third parties, including:

- AIG (or its service providers) who will provide us with various bits of information about you, including information about your car, your policy details and, if applicable, telematics data.
- Other Revolut group members, who provide us with your basic personal details to enable us to provide the services and your Revolut plan details to ensure you are given any discount due to you. They may also provide us with additional information about you for marketing and product development and improvement purposes.

4. How do you use my personal data?

As a controller, we need to have a legal basis to process your personal data for any purpose under data protection laws. The purposes for which we use your personal data and the corresponding lawful bases for this are set out in the table below.

What we use your personal data for	Our legal basis for using your personal data
To share your application information with AIG for underwriting purposes and so they can prepare a quote for you.	Performance of a contract.
To provide you with discounts based on your Revolut plan details.	Legitimate interests (to offer incentives to our paid plan customers).
To provide you with a Smart Driving score and other information about your driving performance if you have signed up to our telematics feature.	Performance of a contract.
To provide you with customer support in relation to the services.	Performance of a contract.
To develop and improve our services.	Legitimate interests (to ensure we are offering an innovative and competitive product). Consent (if applicable).
To process your payments and any refunds owed to you.	Performance of a contract.
To comply with our legal and regulatory requirements.	Compliance with laws.
To carry out checks to protect against fraud.	Legitimate interests (to protect you and us against fraud).

5. Telematics data

If you have signed up to telematics, AIG will provide us with telematics data so that we can display your driving performance in the Revolut app. The telematics data we receive from AIG includes:

- your overall driving score;
- additional scores (speed, braking, acceleration, corners, environment);

- hours driven;
- number of trips; and
- speeding events.

We use this data solely for the purpose of providing you with details of your driving performance in the Revolut app.

6. Additional drivers

You must ensure you are authorised to provide us with the details of any additional driver you wish to add to your policy. You are also responsible for providing any additional driver with a copy of this privacy notice given we have no means of contacting these individuals.

7. Do you share my personal data with anyone else?

We may share your personal data with the following third parties:

- **AIG and its service providers**, for underwriting purposes and to provide you with the services;
- **Other Revolut group of companies**, to the extent necessary to provide you with the services;
- **Law enforcement and regulatory authorities**, to the extent necessary to comply with our legal obligations.

8. How long will you keep my personal data for?

We will retain your personal data for as long as necessary to achieve the relevant purposes for which we process it or to comply with our legal obligations. Usually, this means that we will retain your personal data for a period of 6 years after our contract with you ends.

If you do not proceed with any quote provided to you, we will retain your personal data for 15 months from the date of your application.

In limited cases, we may need to retain your personal data for such longer periods as necessary to exercise or defend against legal claims.

9. Additional information

Please refer to the relevant sections of our [Customer Privacy Notice](#) for more information about:

- your rights as a data subject;
- your right to complain to your local data protection supervisory authority;
- international transfers of your personal data outside the UK or EEA (as applicable);
and
- how we protect your personal data.

If you have questions or concerns about how we use your personal data when providing car insurance, you can contact dpo@revolut.com.

10. Updates

We may update this privacy notice from time to time. Any changes will be posted on this page. If we make any material changes to this privacy notice, we may notify you by email before the change becomes effective.