

Jurisdiction for use:

This site is intended for use only by those who can access it from within the UK.

Governing law:

This site is governed by the laws of the country of the UK within which you reside and any dispute or action arising out of this site shall be determined in accordance with such laws.

Accuracy and Validity of Information:

Whilst we take all reasonable steps to ensure that the information contained within these pages is accurate and up-to-date, it is nonetheless supplied on an "as is" basis and accordingly we do not accept any liability for any errors or omissions. If you are in any doubt as to the validity of information made available within these pages, we recommend you seek verification by contacting us.

Availability:

Whilst we take all reasonable steps to ensure this website is always accessible we will not be held liable if, for any reason, the website is unavailable for any period. We may also have to suspend access to the website for routine or emergency updates and maintenance but we will endeavour to keep any disruption to a minimum. In addition we cannot warrant that this website will be free of viruses or defects of any description and we will not be held responsible for any technical problems you may suffer as a result of your use of this website.

Website Privacy policy:

At Mortgage & Protection for Life, we look after your details carefully. We adhere strictly to the requirements under UK data protection legislation following the introduction of the General Data Protection Regulation (GDPR).

This policy describes how we collect, use and look after the information you provide us with when you use our online and mobile services and when we provide you with our products and services.

Please take a moment to read our Privacy Policy so you know what choices you have about the information we may ask you for. This policy may change from time to time so it's a good idea to come back and read through it again when you get the opportunity.

- **Data Collection & Use:**

We normally collect your:

- Contact information such as name, email address, mailing address, phone number;
- Information on how you use our website, including details of your domain name and Internet Protocol (IP) address, operating system, browser version, cookie details, how long you stayed on a page, the route you took to navigate through the pages and the website that you visited prior to accessing our site;
- Information about your use of Personal Touch services;
- Other data, from time to time, for example now and again we might ask you to fill in a questionnaire, just so you can let us know how we're doing.

Collecting this information helps us better understand what you need from us. We use it to offer you products and services that we think will suit you as your circumstances change, and to improve your browsing and service experience with us. The main uses of your data are:

- To provide your services;
- To provide you with service information and updates;
- To provide access to privileged areas of the website;
- To enable us to review, develop and improve our products, services and special offers;
- To carry out market research;
- To profile your usage and utilisation of our services;
- To send you details of appropriate products, services, special offers and rewards;

When you apply for or use products and services supplied by us, you also agree to our General Terms and Conditions. These set out the purposes for which we may use your personal information, and to whom it may be disclosed. Please refer to our General Terms and Conditions for full details. A copy can be requested by emailing Mortgage & Protection for Life.

- **Sharing Data & Disclosure:**

We will not sell, rent or otherwise disclose your personal details to any third parties, except:

- When required to do so by law;
- In response to a valid legal request by a law enforcement officer, government agency or other regulatory authority;
- When you have explicitly or implicitly given your consent.

- **Cookies:**

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site.

Mortgage & Protection for Life website uses cookies to make a link between you and the information you have provided to our website and therefore provide you with personalised content so that we can give you a better experience when you return.

Most web browsers automatically accept cookies, although you can choose not to. To ensure you get the best from our website, we advise that users keep cookies active on their machine whilst visiting our website. You can manually disable and enable cookies on your PC. The process will depend on your browser and is usually part of your 'Security Settings'.

- For further information about managing and disabling cookies, you can refer to your browser's help section or user guide. Alternatively, the Interactive Advertising Bureau has produced a series of web pages (see www.allaboutcookies.org) which explain to users how cookies work and can be managed.

- **3rd party Links:**

Please be aware that our site may provide access to other web sites by linking to them. We are not responsible for the data policies (including data protection and cookies), content or security of these linked web sites.

- **Information Retention:**

We will retain your information for as long as is needed to provide a service to you. If you wish to cancel your account or request that we no longer use your information to provide you services contact us at Mortgage & Protection for Life. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Accessing Data:

You're welcome to ask us what information we have about you, any time you like. This information will be provided to you free of charge, unless your request is viewed as either excessive or unfounded. Where we refuse to respond to a request, we will explain our reasons to you and you will have the right to complain to the ICO to contest this. We may also charge a fee to comply with requests for further copies of the same information.

We will ask you to confirm your identity before we administer your request. You can confirm your identity by sending us a copy of a suitable identity document such as a passport or driving license, plus proof of address. All information will be provided to you within 1 month of receiving the request and receipt of suitable identity documents.

If you'd like us to send your information, you can write to our team at the address below:

Mortgage & Protection for Life
101 High Street
Biddulph
Stoke-on-Trent
ST8 6AB

If any of the details we hold about you are incorrect, please let us know and we'll amend them right away or if your personally identifiable information changes, or if you no longer desire our service, you may correct, update, amend, delete/remove or deactivate it by making the change by emailing ppcarter@btinternet.com.

Marketing:

We may contact you for example, with updates to our services.

We may also, subject to your consent, use your personal information to contact you with information about special offers and rewards. Please don't worry; your details won't be shared with companies outside Mortgage & Protection for Life for marketing purposes without your consent.

Once you have given us the consent referred to above, from time to time we may contact you by mail, telephone, email, other electronic messaging services (such as text, voice, sound or image messages including using automated calling systems) or fax with information about our products and services.

If you're already receiving information from us then don't worry, you don't need to do anything. We'll assume that you're happy to continue receiving information unless we hear from you.

In the unlikely event you no longer wish to receive such information from us, please let us know by emailing us at ppcarter@btinternet.com.

Security:

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. For example personal information sent to us is encrypted (scrambled) using Secure Socket Layer (SSL) technology. This is industry standard encryption technology that protects your data whilst being sent over the internet from being intercepted and misused by third parties. When it reaches us, we then store it on a secure server so that it can only be read by authorised personnel. However no method of transmission over the Internet or method of electronic storage is 100% secure, and while we take all reasonable precautions to protect your personal information, we cannot guarantee its absolute security.

We will not ask you for any account identification and/or authentication passwords or PIN numbers in an unsolicited phone call or unsolicited email, if you do receive unsolicited contact asking you for security information, please treat these with extreme caution. You are responsible for keeping your password and login details secure and you should not disclose them to anyone.

It is your responsibility to ensure that your computer is virus protected. Mortgage & Protection for Life accepts no responsibility for any loss you may suffer as a result of accessing or downloading information from this site.

Notification of Changes:

We may update this policy from time to time as our information practices are modified or changed. If we make any material changes to this policy that affects your personal information, we will notify you by emailing the e-mail address specified in your account or by means of a notice on this Site prior to the change. We encourage you to periodically review this page for the latest information on our privacy practices.

Contact Details:

If you have any comments or queries concerning the website or believe any information on this site is inaccurate or have any suggestions on how the content of this site could be improved, please contact us using the most convenient contact details below:

Tel: 01782 510004

Email: ppcarter@btinternet.com

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