



# Personal Guarantees

...how to minimise your exposure when yours gets called

Last update: Friday, 10 April 2009

## **PRIVACY POLICY**

This Privacy Policy will explain how the site owners protect and manages the personal information that it collects from you (the customer) online.

### **1. Consent for Collection, Use and Disclosure**

Your use of this site and/or your registration for any products and services constitute your consent to the terms of this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the this site.

We may occasionally update this Privacy Policy. When it does, we will also revise the "last update" date at the top of this Privacy Policy. In addition, we will seek a customer's prior consent, by email, for any new uses or proposed disclosures of information collected from the customer prior to the change.

We will notify customers by email of changes to this policy that will affect information collected from them in the future. In certain circumstances, however, we will not inform and obtain the consent of the customer, such as in connection with an investigation of a breach of an agreement, contravention of laws, an emergency where the life, health or security of an individual is threatened, the collection of a debt or in compliance with the request of a law enforcement agency or a court order.

A customer may withdraw his or her consent for collection, use and disclosure at any time by sending an email to [unsubscribe@personal-guarantee.co.uk](mailto:unsubscribe@personal-guarantee.co.uk).

### **2. Accountability**

We collect, at the time of your registration and your sign-on to its website, certain "personal information" (information that personally identifies you) including but not limited to your name, email address, home or work address, telephone number, and information about your computer hardware and software (e.g., IP address, operating system, browser type, domain name, URL, access times, and referring web site addresses).

We have implemented this Privacy Policy to protect personal information received from its customers, and to respond to any inquiries. The Privacy Policy also provides that we will use appropriate contractual means to establish a comparable level of protection for personal information which is sent for processing by third parties on our behalf.

We have designated responsibility for your personal information to our Privacy Officer, who ensures compliance with the principles in this Privacy Policy. Other individuals may be delegated to act on behalf of the Privacy Officer.

### **3. Purposes for Collecting Personal Information**

We collect and use personal information for the following Identified

Purposes:

(a) to understand customer needs regarding our services;

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t: 0845 055 8457 | e: [info@personal-guarantee.co.uk](mailto:info@personal-guarantee.co.uk) | w: [www.personal-guarantee.co.uk](http://www.personal-guarantee.co.uk)



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- (b) to develop and provide our web site and our products and services for our customers;
  - (c) to fulfill your requests for products, services or information;
  - (d) to communicate with customers and site visitors, when necessary, and to inform customers of upgrades, as well as of other products and services available from us, our affiliates and third parties;
  - (e) to allow customers to access limited-entry areas of our site;
  - (f) to personalize some of our services and products for you and to deliver targeted advertisements and offers from us and third parties;
  - (g) to bill accounts and maintain payment records;
  - (h) to comply with any applicable law, regulation, legal process or government request;
  - (i) to respond to a legitimate claim, or to address our reasonable belief, that you are violating the rights of any third party or any of the agreements or policies that govern your use of the This site or any other product or service;
  - (j) to protect the services, products or rights of us, including but not limited to the security or integrity of this site; and
  - (k) to identify and resolve technical problems concerning this site, products and services.
- We also uses personal information in an aggregate form (i.e., not individually attributable to you) for its business analysis, operational, marketing and other promotional purposes.

If we hire other companies to provide some products or services on our behalf, then we will only provide those companies the personal information they need for the Identified Purposes, and we will limit their rights to use and further disclose your personal information as appropriate in the course of their work for us.

## 4. Limiting the Collection of Personal Information

We limit the collection of personal information to only that information which is necessary for the Identified Purposes. We do not direct this site to, nor does it knowingly collect any personal information from children under the age of thirteen.

When you visit the this web site, a cookie may be placed on your computer or the cookie may be read if you have visited the this site previously. We use cookies to allow us to determine which products and services you have already purchased so that we do not provide redundant information to you, and, if you are an affiliate, to track sales made to customers referred by you so that you can receive compensation under our affiliate program. If you choose to not have your browser accept cookies from this web site, you may not be able to view all the text on the screens, or to experience a personalised visit, or to subscribe to certain service and product offerings on the this site.

## 5. Disclosure, Processing and Retention

We do not sell, rent or disclose your personal information to anyone else, except:

- (a) to someone you have designated to act as your agent, for one or more of the Identified Purposes (listed in Section 2, above);

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(b) to our employees, independent contractors, subsidiaries, affiliates, consultants, business associates, service providers, suppliers and agents, acting on our behalf for any of the Identified Purposes;

(c) as necessary if we have reason to believe that disclosure is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference (either intentionally or unintentionally) with our rights or property, other users of this web site, products or services, or anyone else that could be harmed by such activities; and

(d) to respond to judicial process and provide information to law enforcement agencies or in connection with an investigation on matters related to public safety, as permitted by law, or otherwise as required by law.

In addition, as we continue to develop our business, we or our affiliates may sell or buy other businesses or entities, or we may merge with another company. In such transactions, personal information may be one of the transferred business assets. Also, in the event that we or substantially all of our assets are acquired, your personal information may be one of the transferred assets.

Your information may be stored and processed in the United States, or in any other country in which we or our affiliates, subsidiaries or agents maintain facilities. By using this web site, you consent to any such transfer of information outside of your country.

After your account becomes inactive (that is, if you request to be removed from our database), we will keep your personal information in its archives. Your information will then be used only as necessary for tax reasons or to prove our compliance with any applicable law.

## 6. Accuracy of Personal Information

We will use reasonable efforts to keep customer personal information accurate for the Identified Purposes, and for minimizing the possibility of making inappropriate customer decisions based on such information.

Customers are responsible for informing us about changes to their personal information. You can do this by calling 0845 055 8457 or sending an email to our privacy department. We will use new or updated personal information it receives from customers to update its own records.

## 7. Security Safeguards

We will use reasonable efforts to protect customers' personal information.

## 8. Access to Personal Information

We will afford you a reasonable opportunity to review the personal information in your file, if you so request by calling 0845 055 8457, writing to the address below or upon the request to the Privacy Officer.

If we are not able to provide access to some aspect of a customer's personal information, we will provide reasons for denying access such as; that by doing so would likely reveal personal information about a third party, or that it is confidential commercial information or attorney–client privileged communications, or that the information relates to a breach of an agreement or a contravention of law, or that its disclosure could reasonably be expected to threaten the life or security of another individual.

Customers have the right to request that inaccurate or incomplete information be amended as appropriate, by contacting us or the Privacy Officer as described above.

We will promptly correct such personal information.



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## 9. Online Marketing (updated 25/01/12)

- ◆ Third party vendors, including Google, show our ads on sites on the internet.
- ◆ Third party vendors, including Google, use cookies to serve ads based on a user's prior visits to our website.
- ◆ Users may opt out of Google's use of cookies by visiting the [Google advertising opt-out page](#).