

Privacy Policy

All data about you (Customer/You/Your) will be treated as private by Pluto Services Ltd. (We/Us/Our/Pluto) when you use our website (<https://pluto.insure>) or our services on Facebook Messenger (<https://m.me/plutoinsure>). We will only share this data where you have agreed to it, or where it's required as part of the services we provide to you.

If you ever have any questions about your data or what we do with it, please email us at hello@pluto.insure.

We are committed to respecting and protecting your personal data.

By purchasing insurance from us, using our website or interacting with our chatbot, you accept and agree to abide by this policy. Also, when using our website, even before purchasing insurance you agree to certain parts as well.

Data we collect about you

We gather data and data when you use Pluto when visiting our websites, or interacting with the support team. Examples of this data are below, this is not an exhaustive list.

Some of the data you provide us includes your; name, age, email address, holiday details and anything you say to Pluto within Facebook Messenger.

Some of the data we collect about you (most of which is not personal); usage analytics, IP addresses. When submitting a claim, you're required to provide detailed data about your trip and the conditions of your claim, this may include medical data.

And, some of the data you share with Facebook and they share with us; name and conversation history with Pluto only

Sometimes you will agree to another company not mentioned above to provide us data about you, this may be through one of our partners, for example, you may share your name, date of birth or holiday details, this will always be to receive a quote and use our service.

What we do with your data

We are committed to ensuring that your privacy is protected. When we ask you to provide certain data, rest assured it will only be used in accordance with this policy.

First off we secure your data by encrypting it. We use bank-grade encryption to protect your data. It's encrypted both while sending across the internet (in-transit) and where we store it (at-rest). We store all your data within the European Economic Area ("EEA"), but it may be processed or viewed by staff or companies outside the EEA who work for us or one of our partners, but only with our permission and under our watchful eye!

Your personal data will not be sold, distributed, or leased to any third parties. We only share your personal data in cases in which it is necessary for us to provide our services or where you have asked us to share it with someone else.

The types of things we use your data for are:

Providing our services; like selling you insurance, helping us manage your account or improving our services

Meeting our legal obligations; carry out necessary compliance and fraud checks (to make sure you're not a Bond villain)

Exercising legitimate interests; sharing your details with our claims, underwriting or regulatory partners

How long we keep your data

We keep certain data on record for 7 years, to meet the Financial Conduct Authority's requirements. We only keep other data as long as we reasonably need it.

When you choose to delete Pluto, we delete all data about you from our database and our backup database within 24 hours, except that which is required for fraud detection.

Any data held by Facebook, including any conversations with Pluto, must be deleted by them.

Sharing data with others

We take your privacy, and our relationship with you, very seriously, and we do not share your data to third parties, other than as described in this policy.

Facebook: Any data you share on Facebook Messenger will be accessible by Facebook as described in their Terms of service, we are not responsible for how Facebook handles this data, please refer to Facebook's Terms of service for more details. Anything you share on the service will be subject to these terms as well.

Insurance and claims: We are required to share your data with our underwriters, their subsidiaries and our claims partners, CSA & WTP. They may collect further data from you and from other third parties (anyone acting on your behalf, for example, Medical Emergency Assistance Companies, Travel Companies, Tour Operators and so on) as outlined [here](#) (CSA) and [here](#) (WTP).

Compliance: We will also pass your data to companies that perform fraud and crime checks. We are required by law to do this.

Partners: Anyone who you give us explicit permission to share your data with.

Other: We use various cloud and technology providers to offer our service (for example, hosting providers), they will only have access to your data with our consent. Usually, they only have access to anonymised or aggregated data.

Your rights

You have the right to the below, all can be done on [Messenger](#) or via email at hello@pluto.insure.

1. Request access to your personal data
2. Request an update to your personal data
3. Request your account to be closed and personal data to be deleted, though for legal reasons we might not always be able to do it
4. Object or request restriction to processing your data e.g. opt out of certain marketing
5. Request the transfer of your data to you. We will provide this in a common format
6. Withdraw consent at any time where we are relying on consent to process your data
7. You have the right to lodge a complaint with us and if you're not satisfied with the [Information Commissioner's Office](#)

Cookies

Not the delicious kind, unfortunately!

Like most websites and apps, we use cookies (small crumbs of data that sit in your browser).

By using the Pluto website or our services you agree to our use of cookies.

Cookies never hold any personal data and are used to: track and analyse behaviour or remember preferences you've set. They can also be used to show you specific adverts when you're on other websites.

Mainly, we place cookies in your browser, but so do some of our third parties e.g. Google, Facebook or our payment providers, this helps to track you across different websites.

You can turn off cookies your browser or phone settings. Try searching in your 'Help' section, or have a look at <http://www.aboutcookies.org/>.

Data Controllers

We're registered with the Information Commissioner's Office under number ZA217721. For the purpose of the Data Protection Act 1998 ("The Act"), the Data Controller is Pluto Limited. our nominated representative for the purposes of the Act is James Birch, CFO.

A Data Controller refers to a company that processes and does things with your data. Pluto is not the only Data Controller as we have partners that also provide parts of our service.

1. Pluto Services Limited, 6 - 31 Three Colt St, London, E14 8HH, United Kingdom.
2. Facebook Incorporated Ireland Ltd ('Facebook') at 4 Grand Canal Square, Grand Canal Harbour, Dublin, Ireland. More information here: <https://www.facebook.com/policy.php>. Facebook owns the data you provide to them via their websites or apps, we do not own or control this.
3. Zurich Insurance Group Ltd ('Zurich'), The Zurich Centre 3000 Parkway, Fareham, Whiteley, PO15 7JZ. More information here: <https://www.zurich.co.uk/en/services/privacy>
4. Claims Settlement Agencies Ltd ('CSA'), 12 Helmet Row, London, EC1V 3QJ. More information here: <https://csal.co.uk/privacy-policy/>
5. World Travel Protection Canada Inc ('WTP'), Private Bag 913, North Sydney, NSW 2059, Australia. More information here: <https://wtp.ca/privacy/>

We are registered with the Information Commissioner's Office (ICO). Our certificate can be found [here](#).

Updating this policy

We may update this policy at any time by updating this page. The updated policy will be effective from the date it's posted.

We will always aim to notify you of important changes to this policy. If you don't agree with these changes, you can let us know and we'll close your account.

Congrats!

Congratulations on reading this all! Sorry if this was boring, it helps Pluto to protect your data!