

Terms, Conditions and Privacy Statement

INTRODUCTION

TheFuneralPlan.co is a Trading Style of Valca(Vehicle and Life Cover Agency) Ltd. Valca Limited takes the confidentiality of personal data seriously. Please contact us if you have any questions or comments on this privacy policy.

The Company's privacy policy sets out the ways Valca Ltd processes personal data. This privacy policy only relates to personal data collected by Valca Ltd via the websites it owns and operates. Any personal data collected by Valca Ltd is used in accordance with data protection legislation.

Valca Ltd 281 Palatine Road Northenden Manchester M22 4ET

ABOUT OUR SITE

Our site enables people to request a quote or information for the product or service shown or selected on this site (the "Product").

The service that our site provides is to connect people who are looking to purchase the Product with relevant providers of the Product ("Service Providers").

FREE GIFT

The Free gifts/cashback/vouchers are provided Valca limited and not by the Insurance Provider or broker. Free gifts/cashback/vouchers will NOT be delivered until the consumer rights cooling off period has taken place AND at least 4 monthly direct debits have been taken by the Insurance or funeral plan Provider. Valca Limited will despatch the Free gifts/cashback/vouchers within 60 days of receiving the relevant redemption request, and upon receipt from the Insurance provider/broker that at least 4 direct debits have been received and no cancellation is in progress, the despatch of the free gift will obviously depend on when you choose to allow the first direct debit payment to be taken. Free gifts/cashback/vouchers are not mandatory and vary from provider/broker to provider/broker. The gift you may /may not qualify for will depend on your budget, your medical history, the insurance provider and the discretion of the broker.

By accepting the free gift you are agreeing to pay the life insurance/funeral plan policy for the minimum clawback period designated by the provider to www.TheFuneralPlan.co, the clawback period is 12 months. If you fail to keep up with payments for the policy we will request the value of the free gift to be repaid to us.

HOW OUR SITE WORKS

If you'd like to request and receive quotes or information for the Product ("Quotes"), please complete and submit our webform. Once we've received your request, we'll connect you with one or more relevant Service Providers. We'll tell the Service Providers who you are, and your Product requirements and they'll then contact you directly with your requested Quotes or product information

We only work with Service Providers once a legal contract is in place. This is to ensure that they respect your data and rights by keeping your data secure and confidential, limiting their use of your data (i.e. to providing you with the requested Quotes), and not sharing your data with anyone else.

ABOUT US

Valca Ltd "the company" "we", "us", "our) is a company registered in England and Wales company number: 11013461 se registered office address is at 281 palatine Road, Northenden Manchester M22 4ET

For the purposes of the General Data Protection Regulation (the "GDPR"), Valca Ltd is the controller in relation to your data. We are registered as a controller with the UK Information Commissioner's Office (ICO) under registration number ZA312402. You can confirm our registration here: www.ico.org.uk

We are not regulated by the FCA (Financial conduct Authority) , we do not provide insurance policies, or advice on Insurance producer any other regulated products. We are a matching website, matching people looking for Insurance Products with Brokers and Insurers who provide these products and services. We are paid a commission for our introductions.

WHAT WE DON'T DO WITH YOUR DATA

Before confirming what data we collect, and why, please below a list of things we don't do with it, unless clearly set out and explained in this Privacy Policy.

We don't share it with anyone else (other than the companies listed on the web form)

We don't use it for any purpose (including retargeting, commingling across multiple advertisers' campaigns or allowing piggybacking or redirecting with tags), except on an aggregate and anonymous basis, and only to assess the performance and effectiveness of our advertising campaigns.

We don't use it to build, append to, edit, influence or augment user profiles, including profiles associated with any mobile device identifier or other unique identifiers that identify any particular user, browser, computer or device.

We don't transfer it (including any anonymous, aggregate or derived data) to any advertising network, advert exchange, data broker, or other advertising or monetisation-related service.

WHAT DATA WE COLLECT, AND HOW

If you complete our webform in order to request Quotes or product information, it will ask you for your contact details, such as list below,(but not limited to)

- Your name,
- email address,
- telephone number,
- postal address,
- and/or postal code.

Our webform will also ask for information regarding your product requirements (where relevant).

We may sporadically change our webforms, as a result of this they may ask you for other information. We will always make it clear in the webform what information we're requesting, and we only request information that is relevant to your request, and the service that we're providing.

We also store and share Internet Protocol (IP) addresses, as explained below. Every computer or device has an IP address – a unique number – which enables it to communicate with other computers and devices over the Internet.

We may monitor and/or record these calls for the purposes of quality control and staff training. Also, occasionally, we may need to provide Service Providers with limited access to such recordings in order to resolve disputes.

HOW WE USE YOUR DATA

We use your data (described above) in the following ways.

TO CONNECT YOU WITH RELEVANT SERVICE PROVIDERS

As explained above, if you submit our webform, we'll pass your request to one or more relevant Service Providers (named on the consent

statement). We will do this in a secure way. For example, using HTTP Secure (HTTPS), which means the data is encrypted. The Service Providers then contact you directly with your quotes. They may contact you by telephone, text/SMS or email.

Before we pass your request to any Service Providers, our service may involve an element of automated decision-making. Our technology platform may automatically assess your Product requirements and pass your request to such Service Providers that would like to receive requests for Quotes at the time your request is made.

We store IP addresses in order to stop unwanted traffic (i.e. spam) to our site. For example, if we become aware that spam is coming from a particular IP address (i.e. computer or location), we can block that IP address. From time to time, we also share IP addresses with Service Providers to enable Service Providers to verify that requests for Quotes have come from a particular country.

You will always be given an opportunity to opt out of such messages before we send them, and we will not send such messages if you have opted out.

RECEIVING DATA FROM SERVICE PROVIDERS

From time to time, Service Providers may return data to us. They may do this if they have a query regarding a request for Quotes that we have sent to them in order to enable us to resolve the query. They may also return data to us, together with confirmation on whether or not a product has been purchased, in order to enable us to improve our marketing. We may also use such data to create custom and lookalike/similar audiences, as explained above.

Working with suppliers.

We work with a number of suppliers, who process data on our behalf. These include, email service providers and telephone number validation services. We have appropriate contracts in place with such suppliers to ensure the protection and confidentiality of data.

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. At the bottom of this policy, we have included a table, setting out what cookies we use, and the purposes for which we use them.

Most web browsers allow some control of most cookies through the browser settings. To find out more about cookies, including how to see

what cookies have been set and how to manage and delete them, visit www.aboutcookies.org or www.allaboutcookies.org.

To opt out of being tracked by Google Analytics across all websites visit <http://tools.google.com/dlpage/gaoptout>.

STORING YOUR DATA

We have a data retention policy, which clearly sets out how long we keep data for, and for what reasons.

We will keep your data only for as long as is necessary to fulfil the purpose/s for which it was collected in the first place, i.e. as set out in this notice.

For example:

We will keep your request for Quotes for 6 months after you make the request to enable us to resolve any queries from Service Providers, should they arise.

If you haven't opted out of receiving marketing from us, we will keep your details, and send you emails, until such time as you don't engage with our emails for a period of 6 consecutive months.

Following the periods set out above, we will not use the data, save that we will hash/anonymise the same, and retain it for a further 3 years for compliance purposes.

LEGAL GROUNDS

This notice sets out (above) how we use your data. Under the GDPR, controllers must have a valid lawful basis for each processing activity that they undertake. This section sets out our lawful basis for each activity.