

Last updated: ***October 2026***

PURPOSE:

Gator Bikesure Limited understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of everyone who visits our website ("Our Site") and will only collect and use personal data in ways that are described here and in a way that is consistent with our obligations and your rights under the law.

Please read this Privacy Policy carefully and ensure that you understand it. Your acceptance of Our Privacy Policy is deemed to occur upon your first use of Our Site AND/OR You will be required to read and accept this Privacy Policy when signing up for an Account. If you do not accept and agree with this Privacy Policy, you must stop using Our Site immediately.

1. Information About Us

Our Site is owned and operated by Gator Bikesure Limited, a limited company registered in England under company number 9492364 whose registered address is 3rd Floor, 114a Cromwell Road, London, United Kingdom, SW7 4AG.

2. Definitions and Interpretation

In this Policy, the following terms shall have the following meanings:

"Account"	means an account required to access and/or use certain areas and features of Our Site
"Cookie"	means a small text file placed on your computer or device by Our Site when you visit certain parts of Our Site and/or when you use certain features of Our Site. Details of our Cookie Policy are available in Part 14, below
"Cookie Law"	means the relevant parts of the Privacy and Electronic Communications (EC Directive) Regulations 2003 ("PECR"); and the EU Regulation 2016/679 – the European General Data Protection Regulation 2016 ("GDPR")
"We/Us/Our"	means Gator Bikesure Limited

3. What Does This Policy Cover?

This Privacy Policy relates to your use of Our Site and beyond, should you purchase a policy and/or submit a claim. Our Site may contain links to other websites. Please note that we have no control over how your data is collected, stored, or used by other websites and we advise you to check the privacy policies of any such websites before providing any data to them.

4. What Is Personal Data?

Personal data is defined by the the UK General Data Protection Regulation ("UK GDPR") and the Data Protection Act 2018 (each as amended, including by the Data (Use and Access) Act 2025) (collectively, "the Data Protection Legislation") as 'any information relating to an identified or identifiable natural person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

5. What Are My Rights?

Under the Data Protection Legislation, you have the following rights which we will always work to uphold:

5.1. The right to be informed about our collection and use of your personal data.

5.2. The right to access the personal data we hold about you.

5.3. The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete.

5.4. The right to erasure, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we hold.

5.5. The right to restrict (i.e. prevent) the processing of your personal data.

5.6. The right to object to us using your personal data for a particular purpose or purposes.

5.7. The right to withdraw consent.

5.8. The right to data portability.

5.9. Rights relating to automated decision-making and profiling.

Some of these rights are not absolute and apply only in certain circumstances. You can object to our use of your personal data for direct marketing at any time, and we will then stop.

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 15.

If you have any cause for complaint about our use of your personal data, you can complain to us at any time using the details in Part 15. We will acknowledge your complaint within 30 days of receiving it, investigate it appropriately, keep you informed of progress and respond without undue delay. You also have the right to lodge a complaint with the Information Commissioner's Office (the "ICO"), although the ICO will normally expect you to have raised your complaint with us first.

6. What Data Do You Collect and How?

Depending on the required purpose, we may collect and hold some or all of the personal and non- personal data set out in the table below, using the methods also set out in the table. Please

also see Part 14 for more information about our use of Cookies and similar technologies.

In the event that we must respond to a claim, we may collect additional personal data including special category or sensitive data as defined in the Data Protection Legislation such as information about your medical history. We may also collect special category data from various sources other than you, including court and judgement databases, other insurers, the open electoral register and third parties including witnesses, loss adjusters and expert witnesses. Sensitive data may also be required for other insurance related purposes such as underwriting and fraud detection.

Data Collected	How We Collect the Data
Individual Data Name, address, email, telephone, date of birth, gender	Via a quote on Our Site; or a comparison website; when you purchase, renew or amend a policy on our Site
Identification Data National security and passport numbers as ID verification	When you lodge a claim; over the phone; in writing; via email; when you renew or amend a policy on our Site
Financial Data Bank account and credit card numbers	Over the phone; when you purchase, renew or amend a policy on our Site
Credit and anti-fraud Data Credit history, sanctions /criminal offences	When you lodge a claim we may review anti-fraud and other databases
Health Data Information about injuries and medical history	When you lodge a claim or we handle a claim, and where needed for underwriting or fraud detection; from you, other insurers, loss adjusters, witnesses, expert witnesses and court and judgment databases
Profile Data Preferences, interests, purchase history, other insurance quotes	Via feedback surveys, social media posts; Access details you have provided via Strava or other online membership platforms
Technical Data IP, login, browser type, operating system	First & Third Party Cookies on our websites such as Google, Google Analytics, Strava or GetClicky

7. How Do You Use My Personal Data?

Under the Data Protection Legislation, we must always have a lawful basis for using personal data. There may be one or several bases applicable to any particular purpose. The following table describes how we may use your personal data, what we use and our lawful bases for doing so:

What We Do	What Data We Use	Our Lawful Basis
Responding to your quote inquiry	Individual & Tech data	Steps at your request before entering into a contract
Registering you on Our Site	Individual & ID data	Our contract performance, or steps at your request before entering into a contract

Providing and managing your Account	Tech, Profile, Individual & ID data	Our legitimate interests
Providing your access to Our Site	Tech & Profile data	Our legitimate interests
Personalising your experience of Our Site	Tech & Profile data	Our legitimate interests
Administering Our Site	Tech & Profile data	Our legitimate interests
Administering our business	All data collected	Our legitimate interests (running and administering our business); our legal obligations where a specific legal duty applies
Supplying our products and services to you	Individual data	Our contract performance
Managing your payments for our products/services	Financial data	Our legitimate interests Our contract performance
Tailoring our products and services to you	Tech & Profile data	Our legitimate interests
Communicating policy changes with you	Individual data	Our performance of a contract
Offering you auto-renewal information	Tech & Profile data	Our legitimate interests
Conducting market research	Tech & Profile data	Your consent
Supplying you with information by email that you have opted in to	Tech & Profile data	Your Consent
Administering your Policy	Individual & ID data	Our contract performance
Handling your Complaints	Individual & ID data	Our legal obligations
Processing your Claims	Individual & ID data, Health Data	Our contract performance; our legitimate interests (where the claim is made by or against someone who is not our customer)
Complying with Regulations	All data collected	Our legal obligations
Protecting our business against financial criminality	All data collected	Our legal obligations; our legitimate interests (preventing and detecting financial crime)
Protecting our business against fraud	All data collected	Our legitimate interests (preventing and detecting fraud)

Digitally promoting our business	Individual data	Our legitimate interest Your Consent
Using AI-assisted tools to support customer service and our business operations	Individual & Technical data and the content of your messages	Our legitimate interests

Where we rely on legitimate interests, those interests are: running, administering and securing our business and Our Site; providing and improving our products and services; preventing and detecting fraud and other crime; and marketing our products and services to our existing customers where the law permits. We balance those interests against your rights and freedoms, and you have the right to object (see Part 5).

With your permission and/or where permitted by law, we may also use your personal data for marketing purposes, which may include contacting you by email, telephone, text message or post with information, news, and offers on our products and services. You will not be sent any unlawful marketing or spam. We will always work to protect your rights and comply with our obligations under the Data Protection Legislation and PECR, and you will always have the opportunity to opt-out. Any digital marketing campaign we undertake to reach like minded customers through trusted third-party service providers will not involve any additional contact with you. We will always obtain your express opt-in consent before sharing your personal data with third parties for marketing purposes and you will be able to opt-out at any time.

Third Parties whose content appears on Our Site may use third-party Cookies, as described below in Part 14. Please refer to our Cookie Policy for more information on controlling cookies. Please note that we do not control the activities of such third parties, nor the data that they collect and we advise you to check the privacy policies of any such third parties.

We may use automated processing to support certain decisions. If at any point you wish to query any action that we take on the basis of this or wish to request 'human intervention' (i.e. have someone review the action themselves, rather than relying only on the automated method), the Data Protection Legislation gives you the right to do so, including the right to make representations and to contest the decision.

- The following automated decision-making method(s) may be used:

    - Auto-renewal in order to pursue our legitimate interests as an insurance business. We will use the Individual, Identification and Financial personal data you provided at inception. To facilitate the efficient delivery of this ancillary function, we will also use the Profile and Technical data we hold.

    - Repetitive tasks such as policy adjustments and administration in order to fulfil our legal / regulatory obligations as an insurance business, to perform a contractual function and in our own legitimate interests. To facilitate the non-intrusive delivery of these functions we will use the Profile and technical data we hold.

We will only use your personal data for the purpose(s) for which it was originally collected unless we reasonably believe that another purpose is compatible with that or those original purpose(s) and need to use your personal data for that purpose.

In limited circumstances, where the law permits or requires it, we may process your personal data without telling you or obtaining your consent, for example to prevent or detect crime, to comply with a court order or regulatory requirement, or where an exemption in the Data Protection Act 2018 applies.

8. How Long Will You Keep My Personal Data?

We will not, unless restricted by law, keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected and in accordance with our data retention policy.

Upon expiry of the data retention period set out in our policy, or when a data subject exercises their rights as set out in Part 5, data shall be deleted, destroyed or otherwise disposed of as set out in our data retention policy, unless restricted by law.

9. How and Where Do You Store or Transfer My Personal Data?

We may store or transfer some of your personal data within the UK and European Economic Area (the "EEA"). The EEA consists of all EU member states, plus Norway, Iceland, and Liechtenstein. Transfers from the UK to the EEA are permitted under the UK's adequacy arrangements for the EEA.

We may also store or transfer some or all of your personal data in countries outside the UK and the EEA. These are known as "third countries" and may not have data protection laws that are as strong as those in the UK. This means that we will take additional steps in order to ensure that your personal data is treated just as safely and securely as it would be within the UK and under the Data Protection Legislation as follows:

We may share your data with external third parties, as detailed below in Part 10, that may be based outside the UK and the EEA. The following safeguards are applied to such transfers:

- We use the UK International Data Transfer Agreement, or the UK Addendum to the European Commission's Standard Contractual Clauses, with external third parties for transfers of personal data to third countries that are not covered by adequacy regulations or another lawful transfer mechanism . These contracts require a level of protection for your personal data that meets the standard required by the Data Protection Legislation.

Where we transfer your data to a third party based in the United States, we rely on the UK Extension to the EU-US Data Privacy Framework (the "UK-US data bridge") where the recipient is certified under it, and otherwise on the contracts described above .

The security of your personal data is essential to us, and to protect your data, we take a number of important measures, including the following:

- limiting access to your personal data to those employees, agents, contractors, and other third parties with a legitimate need to know and ensuring that they are subject to duties of confidentiality;
- compliance procedures for dealing with data breaches (the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, your personal data) including notifying you and/or the ICO where we are legally required to do so;
- secure transmission of all data over an SSL connection;
- secure data hosting server;

- reliance on industry standard certifications;
- advanced firewall protection;
- audits.

10. Do You Share My Personal Data?

In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

We may share your personal data with other companies in our group and such companies may share with us any of your personal information they hold, for the purposes described in this Policy, including administering your policy and processing a claim made by you or against you under the policy . This includes subsidiaries of our holding company and its subsidiaries.

We may sometimes contract with the following third-party data processors to administer and assist in the supply of our products and services to you. We contract with third-party data processes, including the following but not limited to these:

a. Ring Central, phone system: Privacy Policy
b. Stripe, Payment mechanism: Privacy Policy
c. Hemingways Marketing Services Ltd (promotional vouchers): Privacy Policy
d. ChatBase, AI web-based chat support: Privacy Policy
e. Sakari, SMS communication: Privacy Policy
f. Google, Mail and drive storage: Privacy Policy
g. Asana, Productivity, collaboration, and organisational tools: Privacy Policy
h. Front, Communication services: Privacy Policy
i. Hubspot, Communication services: Privacy Policy
j. Amazon Web Services (AWS), cloud hosting and data infrastructure services: Privacy Policy
k. Anthropic, AI-assisted business operations (Claude): Privacy Policy

We share your personal data with various insurers for underwriting and claims. Where necessary for those purposes or to prevent and detect fraud, we also share it with claims handlers, loss adjusters, reinsurers, credit reference and fraud prevention agencies and databases, and legal and professional advisers.

We use AI-assisted tools, including a customer-support chat tool, to support our business operations. Those providers may process personal data on our instructions and do not use it to train their models.

We may also contract with third parties to supply products and services to you on our behalf. These may include payment processing, delivery of goods, search engine facilities, advertising, and marketing. In some cases, the third parties may require access to some or all of your data. These may also include the provision of promotional vouchers and the sharing of information with the third parties that provide any such voucher.

We may compile statistics about the use of Our Site including data on traffic, usage patterns, user numbers, sales, and other information. All such data will be anonymised and will not include any personally identifying data, or any anonymised data that can be combined with other data and used to identify you. We use analytics services to understand how visitors use our website so that we can fix problems and make it easier to use. These analytics services record the pages you visit and the buttons and links you click.

We may from time to time share limited personal data with prospective investors, acquirers and their advisers where necessary for due diligence on a proposed investment or transaction, under obligations of confidentiality. We may partner with advertising companies, including social media sites and third-party websites, to display adverts about our products and services. Our Advertising Partners enable us to identify and engage with the right target audience, to create and distribute personalised content across platforms and services. They use techniques like device recognition and interactions with social media content to tailor ads, but they don't target individuals by name. Where this involves Cookies or similar technologies, or sharing your data with them, we will only do it with your consent, which you can manage as described in Part 14 and our Cookie Policy.

If any of your personal data is shared with a third party, as described above, we will take steps to ensure that your personal data is handled safely, securely, and in accordance with your rights, our obligations, and the third party's obligations under the law, as described above in Part 9.

If any personal data is transferred outside the UK, we will take suitable steps in order to ensure that your personal data is treated just as safely and securely as it would be within the UK and under the Data Protection Legislation.

11. How Can I Control My Personal Data?

In addition to your rights under the Data Protection Legislation, when you submit personal data via Our Site, you may be given options to restrict our use of your personal data. In particular, we aim to give you strong controls over our use of your data for direct marketing purposes (including the ability to opt-out of receiving emails from us which you may do by unsubscribing using the links provided in our emails and at the point of providing your details).

You may also wish to sign up to one or more of the preference services operating in the UK: The Telephone Preference Service ("the TPS"), the Corporate Telephone Preference Service ("the CTPS"), and the Mailing Preference Service ("the MPS"). These may help to prevent you from receiving unsolicited marketing. Please note, however, that these services will not prevent you from receiving marketing communications that you have consented to receiving.

12. Can I Withhold Information?

You may access certain areas of Our Site without providing any personal data at all. However, to use all features and functions available on Our Site you may be required to allow for the collection of certain data.

You may restrict our use of Cookies. For more information, see Part 14 and our Cookie Policy.

13. How Can I Access My Personal Data?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it. This is known as a "data subject access request".

All data subject access requests can be made in any form (including verbally), and we encourage you to send them to the email or postal addresses shown in Part 15 so that we can respond more quickly.

We will respond to your subject access request within one month of receiving it. Normally, we aim to provide a complete response within that time. In complex cases however, more time may be required up to a maximum of three months from the date we receive your request and we will keep you informed. We will not normally charge a fee, but we may do so, or refuse a request,

where the law allows (for example where a request is vexatious or excessive). We may ask you for information to confirm your identity or to help us find the personal data you are asking for, and the time limit is paused until we receive it. We will carry out reasonable and proportionate searches for your personal data.

14. How Do You Use Cookies?

Our Site may place and access certain first-party Cookies on your computer or device. First-party Cookies are those placed directly by us and are used only by us. We use Cookies to facilitate and improve your experience of Our Site and to provide and improve our products and services. By using Our Site you may also receive certain third-party Cookies on your computer or device. Third-party Cookies are those placed by websites, services, and/or parties other than us. Third-party Cookies are used on Our Site for remarketing, interactive support and analysis.

Apart from Cookies that are strictly necessary to provide Our Site or a service you have asked for, we will only place Cookies on your device with your consent. You can give or refuse consent using our cookie banner.

In addition, Our Site uses analytics services provided by Google and GetClicky, which also use Cookies. Website analytics refers to a set of tools used to collect and analyse usage statistics, enabling us to better understand how people use Our Site. For more details, please refer to Our Cookie Policy.

15. How Do I Contact You?

To contact us about anything to do with your personal data and data protection, including to make a data subject access request, please use the following details (for the attention of: The Privacy Officer):

Email address:	privacyofficer@gatorbikesure.co.uk
Telephone number:	+44 203900 0245
Postal Address:	1st Floor, St Helen's Place, London, EC3A 6AB

You also have the right to complain to the Information Commissioner's Office(ICO). The ICO may be contacted via its website which is https://ico.org.uk/concerns/ or, by calling their helpline No. on 0303 123 1113.

16. Changes to this Privacy Policy

We may update this Privacy Policy from time to time, for example if the law changes or we change how we use personal data. We will post the updated version on Our Site with a new revision date.