

CERTUA LIFE LIMITED

Privacy & Cookie Policy

This Privacy Policy explains how **Certua Life Limited** ("Certua", "we" or "us") uses the personal information we collect about you through our website at **certua.io**, and the steps we take to ensure your personal information is kept secure and confidential. We take data security and privacy seriously.

The only personal information we collect on this website is the name and email address you provide when making a sales or partnership enquiry via our contact form. We do not sell insurance directly through this website and do not collect health, financial, or other sensitive personal data here.

This Privacy and Cookie Policy is not intended for policyholders of Certua Life Limited or Surely (trading as Certua Life Limited). Please refer to your Life Portal or the website where you purchased your policy.

1. About Us

1.1 Certua Life Limited is a company incorporated in England and Wales (Company Registration Number: **16478879**) whose registered office address is 12–18 Theobalds Road, London, United Kingdom, WC1X 8PL. It is a member of the Certua Group, which are related companies that are affiliates or subsidiaries of Certua Group Limited (Company Registration: 10410856).

1.2 Certua Life Limited is the controller of your personal information. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the PRA (Firm Reference Number: 1043718).

1.3 This Privacy Policy applies to personal information collected and processed by us in relation to your use of our website at certua.io (the "Website").

1.4 We have appointed a Data Protection Officer (DPO) who will handle any questions you may have regarding the use of your personal information and/or your rights as a data subject. Our DPO contact details are:

- Address: Data Protection Officer, Certua Life Limited, 12–18 Theobalds Road, London, WC1X 8PL
- Telephone: +44 (0)20 3962 1003
- Email: dpo@certua.io

2. How We Collect Your Information

2.1 The personal information we hold about you is collected directly from you when you:

- complete and submit the contact or enquiry form on our Website; or
- contact us by email, telephone, or by post.

2.2 We do not obtain personal information about you from third parties in connection with this Website.

3. What Information We Collect

3.1 When you submit a sales or partnership enquiry through our Website, we collect only the following personal information:

- your name; and
- your email address.

3.2 We may also automatically collect certain technical information when you visit our Website, such as your IP address, browser type, and pages visited, through cookies and analytics tools (see the Cookie Policy section below).

3.3 Please ensure that any information you provide to us is accurate and complete.

4. What We Use Your Information For

We use the information you provide for the following purposes, on the following lawful bases:

Purpose	Activity	Lawful Basis
Responding to enquiries	Responding to your sales or partnership enquiry and following up on your interest in Certua's services	Legitimate interests
Internal record keeping	Maintaining records of enquiries received for administration and business management purposes	Legitimate interests
Marketing	Sending you information about Certua's products, services, and news where you have not opted out of receiving such communications	Legitimate interests / Consent
Legal compliance	Complying with our legal and regulatory obligations as an FCA/PRA-regulated insurer	Compliance with legal obligation

For all other processing of your personal information (where your consent is not required), we will only do so in accordance with this Privacy Policy and applicable data protection legislation.

5. Sharing Your Information

Within the Certua Group

5.1 We may share your personal information with Certua Technologies Limited ("CTL"), a member of the Certua Group, who provides technology and operational services that support our business.

Outside the Certua Group

5.2 We may share your personal information with the following categories of third parties:

- Regulators, such as the Financial Conduct Authority and the Prudential Regulation Authority, for the purposes of monitoring and/or enforcing compliance with legal and regulatory obligations;

- Our professional advisors and auditors for the purpose of seeking professional advice or meeting our audit responsibilities;
- Our service providers and agents who process information on our behalf (for example, email or CRM platform providers) to help us manage and respond to your enquiry;
- Any third party in the context of actual or threatened legal proceedings, provided we can do so lawfully; and
- Another organisation to whom we may transfer our business or assets.

5.3 We do not sell your personal information to third parties. We do not share your information with third parties for their own marketing purposes without your consent.

5.4 We may share non-personally identifiable, aggregated information about use of our Website publicly or with third parties, but this will not include information that can be used to identify you.

6. International Transfers

It may be necessary in certain cases for us to transfer your personal information outside the UK to locations that may not provide the same level of data protection. However, we will not do so unless one of the following applies under UK GDPR:

- The country or recipient is covered by UK adequacy regulations (UK GDPR Article 45);
- Appropriate safeguards have been put in place meeting the requirements of UK GDPR Article 46 (for example, using Standard Contractual Clauses); or
- One of the derogations under UK GDPR Article 49 applies, such as where the transfer is necessary to perform a contract with you, to establish or defend legal claims, or where you have given explicit consent.

7. How Long We Keep Your Information

7.1 We will only hold your personal information for as long as is necessary to fulfil the purposes for which it was collected, or as required or permitted by law.

7.2 In practice, enquiry data is retained for as long as is reasonably necessary to manage our business relationship with you and for a reasonable period afterwards. Where we no longer need your personal information, we will dispose of it securely.

7.3 In some circumstances we will anonymise your personal information for research or statistical purposes, in which case we may use such anonymised information indefinitely without further notice to you.

7.4 You may ask us to delete your personal information: see Section 9 below for further information on your rights.

8. Security

8.1 We take appropriate technical and organisational measures to protect your personal information against unauthorised or unlawful processing, accidental loss, destruction, or damage. These measures include:

- Encrypting data in transit and at rest where appropriate;
- Using HTTPS across our Website;
- Implementing access controls and confidentiality safeguards; and

- Regularly reviewing threats, vulnerabilities, and our systems.

9. Marketing

9.1 From time to time we may use your contact details to send you information about Certua's products and services that we believe may be of interest to you. We will only do so where you have enquired about our services and have not opted out of receiving such communications.

9.2 You have the right to stop us from contacting you for marketing purposes at any time. To opt out, please email us at dpo@certua.io.

9.3 You can also unsubscribe from any electronic marketing communications at any time using the unsubscribe link in the communications we send you.

10. Your Rights

Under UK data protection legislation, you have the following rights in relation to your personal information:

- Right to access: you have the right to request certain information about, access to, and copies of your personal information that we hold.
- Right to rectification: you have the right to ask us to correct personal information you think is inaccurate, or to complete information you think is incomplete.
- Right to erasure: you have the right to request that we delete your personal information from our systems in certain circumstances. This will not apply where we are required to retain it by law or to establish or defend legal claims.
- Right to restriction of processing: you have the right to ask us to restrict the processing of your personal information in certain circumstances.
- Right to data portability: you have the right to request that we transfer your personal information to another organisation, or to you, in certain circumstances.
- Right to object: you have the right to object to our use of your personal information, including where we use it for our legitimate interests or for marketing purposes.

You may also withdraw consent at any time where we are processing your personal information on the basis of consent.

If you have any concerns about our use of your personal information, please contact our DPO using the details in Section 1. You also have the right to lodge a complaint with the UK Information Commissioner's Office. We ask that you first contact us to seek to resolve any concerns. For more information see www.ico.org.uk.

11. Cookie Policy

Our Website uses cookies to enable certain functionality and to help us understand how visitors use the site. Cookies are small pieces of data stored on your device by your browser. Our Website uses both persistent (stored) and session (temporary) cookies.

You can stop cookies from being deployed on your device by updating your browser settings. Please note that restricting certain cookies may affect the functionality of our Website.

Types of cookies we use

- Strictly necessary cookies – these are essential for our Website to operate and cannot be switched off.

- Performance cookies – these collect aggregated, anonymised information about how visitors use our Website, allowing us to improve its performance.

Category	Name / Tool	Description
Strictly necessary	CookieScriptConsent	Cookies used by Cookie-Script.com service to remember visitor cookie consent preferences. It is necessary for Cookie-Script.com cookie banner to work properly.
Performance	Google Analytics	Cookies are set by Google Analytics to track user behaviour and interactions on the website. It stores a unique identifier to distinguish users across sessions and collects analytics data to help improve the website experience.

If you wish to change your cookie preferences or delete cookies, you can do so using your browser settings. For more information about cookies visit allaboutcookies.org.

12. Changes to This Privacy Policy

We may amend this Privacy Policy from time to time, for example to keep it up to date, to implement technical adjustments, or to comply with legal requirements. We will always update the “last updated” date at the top of this policy when we do so. We encourage you to review this policy periodically.

Last updated: March 2026