



MIB Hub Registration Tool - Terms of Use

Please read these Terms of Use carefully and make sure you understand them before using this Website as they (together with the documents referred to in them) apply directly to your use of this Website <https://registration.mibhub.org.uk> (this “Website”) and tell you the terms of use on which you may make use of this Website. Use of this Website includes accessing and browsing this Website. By accessing this Website you agree to be bound by all of the following Terms of Use.

MIB recommends that you print a copy of these Terms of Use or save them to your computer for future reference.

If you do not accept these Terms of Use and do not intend to be bound by them, you may not use this Website and should exit immediately.

These Term of Use are only in the English language.

This Website is operated by the Motor Insurers' Bureau (“MIB”) (registered in England and Wales under company number 00412787 the registered office being Linford Wood House, 6-12 Capital Drive, Linford Wood, Milton Keynes, MK14 6XT. MIB’s VAT number is GB 991 2548 29.

MIB reserves the right in its absolute discretion, without reason and without liability to suspend or block you from this Website with immediate effect and without notice.

1 Other Applicable Terms

These Terms of Use refer to the following additional terms, which also apply to your use of this Website:

- MIB’s [Privacy Policy](#) which sets out the terms on which MIB processes any personal data MIB collects from you, or that you provide to MIB. By using this Website, you consent to such processing and you warrant that all data provided by you is accurate;
- MIB’s [Cookie Policy](#) which sets out information about the cookies on this Website.

2 UK Use

Use of this Website is intended for residents of the United Kingdom only. MIB makes no representation that any of the information contained within this Website is available or appropriate for use in any other country or jurisdictions.

3 Availability of this Website

This Website is made available free of charge. Please note that certain services provided on this Website may entail charges, subject to the terms and conditions of the provision of the relevant services.



MIB does not guarantee that this Website, or any content on it, will always be available or be uninterrupted. Access to this Website is permitted on a temporary basis. MIB may suspend, withdraw, discontinue or change all or any part of MIB's site without notice. MIB will not be liable to you if for any reason this Website is unavailable at any time or for any period.

You are responsible for making all arrangements necessary for you to have access to this Website. MIB is not an internet service provider. You are responsible for the payment of the fees charged by your internet service provider.

You are also responsible for ensuring that all persons who access this Website through your internet connection are aware of these Terms of Use and other applicable terms and conditions, and that they comply with them.

4 Changes to this Website

MIB may update this Website from time to time, and may change the content at any time, without liability. However, please note that any of the content on this Website may be out of date at any given time, and MIB is under no obligation to update it.

MIB does not guarantee that this Website, or any content on it, will be free from errors or omissions.

5 Indemnity from you in Favour of MIB

To the fullest extent permitted by law and without prejudice to any other rights available to MIB, you hereby agree to indemnify MIB fully and without limit for any losses, costs, expenses or damages (including amounts paid in settlement, out of pocket expenses, interest, penalties, sanctions and all legal and other professional costs and expenses) incurred by or suffered by MIB in relation to or as a result of any breach by you of any of these Terms of Use.

6 MIB's limitation of liability

Nothing in these Terms of Use excludes or limits MIB's liability for death or personal injury arising from its negligence, or MIB's fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law.

To the extent permitted by law, MIB excludes all conditions, warranties, representations or other terms which may apply to this Website or any content on it, whether express or implied.

Whilst MIB takes reasonable care in the preparation of this Website it is not liable for any errors, omissions or misleading statements. You acknowledge that you are solely responsible for the use to which you put this Website and all results and information you obtain from it. MIB will not be liable to any user for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:

- use of or inability to use, this Website; or
- use of or reliance on any content displayed on this Website.



If you are a business user, please note that in particular, MIB will not be liable for:

- loss of profits, sales, business, or revenue;
- business interruption;
- loss of anticipated savings;
- loss of business opportunity, goodwill or reputation; or
- any indirect or consequential loss or damage.

This website is not intended for consumer use. MIB will not be liable for any loss or damage caused by a virus, distributed denial-of-service attack, or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of this Website or to your downloading of any content on it, or on any website linked to it.

7 No Reliance on Information

The content on this Website is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on this Website.

Although MIB makes reasonable efforts to update the information on this Website, MIB make no representations, warranties or guarantees, whether express or implied, that the content on this Website is accurate, complete or up-to-date.

8 Events Outside MIB's control

MIB will not be liable or responsible for any failure to perform, or delay in performance of, any of its obligations under these Terms of Use that is caused by an Event Outside MIB's Control (as defined below).

An "Event Outside MIB's Control" means any act or event beyond MIB's reasonable control, including without limitation strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks.

If an Event Outside MIB's Control takes place that affects the performance of MIB's obligations under these Terms of Use MIB's obligations under these Terms of Use will be suspended and the time for performance of MIB's obligations will be extended for the duration of the Event Outside MIB's Control.

9 Changes to Terms of Use

MIB reserves the right to update these Terms of Use from time to time without notice to you. All such updates are effective as soon as they appear on this Website and your continuing use after such an update will signify your agreement to be bound. Please check this page from time to time to take



notice of any changes MIB has made, as they are binding on you. These Terms of Use were updated on 2 May 2017.

10 General

These Terms of Use and all other agreements and documents referred to in and incorporated into them represent the entire agreement between MIB and you for use of this Website and supersede all prior agreements in relation to this Website.

These Terms of Use shall be governed and construed according to the laws of England and you submit to the exclusive jurisdiction of the English Courts in the event of dispute (including any non-contractual disputes or claims).

The failure to exercise or delay in exercising a right or remedy provided by these Terms of Use or by law does not:

- constitute a waiver of the right or remedy, or
- a waiver of other rights or remedies.

You shall do or procure to be done all such further acts and things and execute or procure the execution of all such other documents as may be from time to time required for the purpose of giving full effect to the provisions of these Terms of Use.

If any provision of these Terms of Use shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of these Terms of Use that shall remain in full force and effect.

You shall not transfer, charge, sub-contract or deal in any other manner with all or any of your rights or obligations under these Terms of Use.

MIB may at any time assign, transfer, charge, sub-contract or deal in any other manner with all or any of its rights or obligations under these Terms of Use.

Nothing in these Terms of Use is intended to, or shall operate to:

- create a partnership between you and MIB, or
- authorise either you or MIB to act as agent for the other, and
- neither you nor MIB shall have authority to act in the name or on behalf of or otherwise to bind the other in any way (including the making of any representation or warranty, the assumption of any obligation or liability and the exercise of any right or power).

11 Third Party Rights

These Terms of Use are between you and MIB. No other person shall have any rights to enforce any of its terms.



12 Trademarks

For the purpose of these Terms of Use MIB may claim rights in trademarks, logos and icons contained on this Website.

13 Intellectual Property

For the purposes of these Terms of Use, all intellectual property rights (including copyright) in the whole of this Website and the material published on this Website belong, or is licensed to MIB or its licensors, as the case may be, unless otherwise indicated, and may not be used, sold, licensed, copied or reproduced in whole or in part in any manner or form by any person without the prior written consent of MIB.

The works included in and on this Website are protected by copyright laws and treaties around the world. All such rights are reserved.

You may print off one copy, and may download extracts, of any page(s) from this Website for your personal use and you may draw the attention of others within your organisation to content posted on this Website.

You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.

MIB's status (and that of any identified contributors) as the authors of content on this Website must always be acknowledged.

You must not use any part of the content on this Website for commercial purposes without obtaining a licence to do so from MIB or its licensors.

If you print off, copy or download any part of this Website in breach of these Terms of Use, your right to use this Website will cease immediately and you must, at MIB's option, return or destroy any copies of the materials you have made.

The 'MyLicence' logos, icon and name ("MyLicence Brand") are subject to Crown Copyright conditions. The use of the MyLicence Brand is limited to members of the MIB, Association of British Insurers ("ABI") and British Insurance Brokers' Association, and organisations that are connected, or intending to connect to, the gateway providing insurers access to certain external data; the MIB Hub. The use of the MyLicence Brand is not an endorsement of the organisation using it.

14 Uploading Content to this Website

Whenever you make use of a feature that allows you to upload content to this Website, or to make contact with other users of this Website, you must comply with the content standards set out in our Acceptable Use Policy set out in paragraphs 19.1 and 19.2 of these Terms of Use subject to paragraph 19.4 ("Acceptable Use Policy").



You warrant that any such contribution does comply with the Acceptable Use Policy, and you will be liable to MIB and indemnify it for any breach of that warranty. If you are a consumer user, this means you will be responsible for any loss or damage MIB suffers as a result of your breach of warranty.

Any content you upload to this Website will be considered non-confidential and non-proprietary, and MIB and other users of this Website have the right to use, store, copy, distribute and disclose to third parties any such content for any purpose.

MIB also has the right to disclose your identity to any third party who is claiming that any content posted or uploaded by you to this Website constitutes a violation of their intellectual property rights, or of their right to privacy.

MIB will not be responsible, or liable to any third party, for the content or accuracy of any content posted by you or any other user of this Website.

Without prejudice to any other right or remedy it may have, MIB has the right to remove (at any time) any posting you make (or is made on your behalf on this Website if, in MIB's opinion, the relevant post does not fully comply with the provisions set out in the Acceptable Use Policy.

The views expressed by other users on this Website do not necessarily represent MIB's views.

15 Viruses

MIB does not guarantee that this Website will be secure or free from bugs or viruses.

You are responsible for configuring your information technology, computer programs and platform in order to access this Website. You should use your own virus protection software.

You must not misuse this Website by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to this Website, the server on which this Website is stored or any server, computer or database connected to this Website. You must not attack this Website via a denial-of-service attack or a distributed denial-of-service attack. By breaching this provision, you may commit a criminal offence under the Computer Misuse Act 1990. MIB will report any such breach to the relevant law enforcement authorities and it will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use this Website will cease immediately.

16 Linking to this Website

You may not establish, create and/or provide a link to this Website from any other website, nor may you reproduce or store any part of this Website on any other website without first obtaining MIB's prior written consent.

17 Link to Third Party Websites

This Website may also contain hypertext links to websites operated by third parties. The responsibility for the operation and content of those websites shall rest solely with the organisation identified as controlling the relevant third party website and will be governed by separate terms and conditions. MIB assumes no responsibility for the content of websites linked to this Website. Links are provided for convenience only and inclusion of any link does not imply endorsement by MIB in any way of the third party website to which it links.

MIB accepts no responsibility whatsoever for the contents of any website accessed by a link that MIB supplies and MIB will not be liable for any loss or damage that may arise from your use of them.

18 Contact MIB

Should you have any comments or questions in relation to this Website or should you wish to contact MIB for any other reason please forward these to hubenquiries@mib.org.uk.

In the event that any difficulties are experienced in gaining access to any part of the Website please contact MIB either by telephone at 01908 830001 or e-mail to hubenquiries@mib.org.uk

19 Dashboard

The dashboard allows authorised registered users to check the service in order to identify any connection integrity issues.

- What does the dashboard include?
 - A copy of the database which covers all calls made to MyLicence, including the NCD database, by registered users.
 - The total number of calls made to:
 - DVLA Database
 - MIB HUB Cache Server
 - The average response time when a call has been made by a registered user of the service. This will cover:
 - Overall calls on the service
 - Calls serviced by the DVLA Database
 - Calls serviced by the MIB HUB Cache Server
 - The total number of DVLA request time outs
- What is the Permitted Purpose of the Dashboard?
 - The dashboard is only to be used by authorised registered users to check the service in order to identify any connection integrity issues. Any other use of this service is strictly prohibited and if identified this may lead to the suspension and/or termination of a registered user's access to the dashboard.

- Who has access?
 - Only live 'Direct Connectors' who frequently use the service will be granted access to use the dashboard function. To gain access to the Dashboard members must write to MIB requesting access and explaining why they should be granted access.

20 Acceptable Use Policy

This Acceptable Use Policy sets out the terms between you and MIB under which you may access this Website. This Acceptable Use Policy applies to all users of, and visitors to, this Website.

Your use of this Website means that you accept, and agree to abide by, all the policies in this Acceptable Use Policy.

20.1 Prohibited Use

You may use this Website only for lawful purposes. You may not use this Website:

- In any way that breaches any applicable local, national or international law or regulation (including but not limited to the Data Protection Act 1998).
- If you do not have the capacity to enter into binding contracts.
- If, being an individual, you are not at least 18 years old and have not obtained the age of majority in the state or country in which you live.
- In any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect.
- For the purpose of harming or attempting to harm minors in any way.
- To send, knowingly receive, upload, download, use or re-use any material which does not comply with MIB's content standards set out in paragraph 19.2 of these Terms of Use ("Content Standard").
- To transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam).
- To knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- Not to reproduce, duplicate copy or re-sell any part of this Website in contravention of the provisions of these Terms of Use.
- Not to allow anyone else use of any username and passwords provided to you to access this Website.
- Not disclose your username and password and ensure it is kept confidential at all times.
- Not to access without authority, interfere with, damage or disrupt:
 - any part of this Website;
 - any equipment or network on which this Website is stored;
 - any software used in the provision of this Website; or

- any equipment or network or software owned or used by any third party.

20.2 Content standards

These content standards (“Content Standards”) apply to any and all material which you contribute to this Website (“Contributions”), and to any interactive services associated with it.

You must fully comply with the Content Standards. The Content Standards apply to any and all of any Contribution.

Contributions must:

- Be accurate (where they state facts).
- Be genuinely held (where they state opinions).
- Comply with applicable law in the UK and in any country from which they are posted.

Contributions must not:

- Contain any material which is defamatory of any person.
- Contain any material which is obscene, offensive, hateful or inflammatory.
- Promote sexually explicit material.
- Promote violence.
- Promote discrimination of any nature (including discrimination based on race, sex, religion, nationality, disability, sexual orientation or age).
- Infringe any copyright, database right or trade mark of any other person.
- Be likely to deceive any person.
- Be made in breach of any legal duty owed to a third party, such as a contractual duty or a duty of confidence.
- Promote any illegal activity.
- Be threatening, abuse or invade another’s privacy, or cause annoyance, inconvenience or needless anxiety.
- Be likely to harass, upset, embarrass alarm or annoy any other person.
- Be used to impersonate any person, or to misrepresent your identity or affiliation with any person.
- Give the impression that they emanate from MIB, if this is not the case.
- Advocate, promote or assist any unlawful act such as (by way of example only) copyright or other intellectual property rights infringement or computer misuse.

20.3 Suspension and Termination

Without prejudice to the foregoing, MIB will determine, in its discretion, whether there has been a breach of these Terms of Use through your use of this Website. When a breach of these Terms of Use has occurred, MIB may take such action as it deems appropriate.



For the avoidance of doubt, failure to comply with the Acceptable Use Policy constitutes a material breach of these Terms of Use upon which you are permitted to use this Website, and may result in MIB's taking all or any of the following actions:

- Immediate, temporary or permanent withdrawal of your right to use this Website.
- Immediate, temporary or permanent removal of any posting or material uploaded by you to this Website.
- Issue of a warning to you.
- Legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach.
- Further legal action against you.
- Disclosure of such information to law enforcement authorities as MIB reasonably feels is necessary.

MIB excludes all liability for actions taken in response to breaches of the Acceptable Use Policy. The responses described in the Acceptable Use Policy are not limited, and MIB may take any other action it reasonably deems appropriate.

20.4 Changes to the Acceptable Use Policy

MIB may amend the Acceptable Use Policy at any time without any liability and without notice to you. All such amendments are effective as soon as they appear on this Website and your continuing use after such an amendment will signify your agreement to be bound by such terms and conditions. You should check this page from time to time to take notice of any changes made, as they are legally binding on you. Some of the provisions contained in this Acceptable Use Policy may also be superseded by provisions or notices published elsewhere on this Website.

Privacy Policy

By submitting any information about you and/or others within this Website, you and they consent to its use as set out in this Privacy Policy.

This Policy (together with our [Terms of Use](#) and [Cookies Policy](#) and any other documents referred to in it) sets out the basis on which any personal data we collect from you, or that you provide to us via this Website, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting www.registration.mibhub.org.uk (this “Website”) you are accepting and consenting to the practices described in this policy.

For the purpose of the Data Protection Act 1998, the data controller is Motor Insurers’ Bureau of Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT (“us”, “our”)

1 Information we may collect from you

We may collect and process the following data about you:

- **Information you give us.** You may give us information about you by filling in forms on this Website, uploading content to this Website and or by corresponding with us by phone, e-mail or otherwise. This includes, but is not limited to, information you provide when you register to use this Website, participate in discussion boards or other social media functions on this Website (if any), complete a survey, and when you report a problem with this Website. The information you give us may include your name, address, e-mail address, phone number and personal description (if appropriate).
- **Information we collect about you.** With regard to each of your visits to this Website we may automatically collect the following information:
 - technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
 - information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from this Website (including date and time); page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number.
- **Information we receive from other sources.** We may receive information about you if you use any of the other websites we operate or the other services we provide. We also work closely with certain third parties (including, for example, the DVLA, insurers, Aggregators, Brokers, Software houses, law enforcement bodies, government departments, local authorities and other public or private bodies) and may receive information about you from them.

Cookies

This Website uses cookies to distinguish you from other users of this Website. This helps us to provide you with a good experience when you browse this Website and also allows us to improve this. For detailed information on the cookies we use and the purposes for which we use them see our Cookie Policy.

2 How will we use your personal data?

Registering with MIB

When you register with MIB to access and use the various services operated by, or on behalf of, MIB on this Website, we may use the information you provide to us to make certain checks that you are considered to be suitable to obtain the relevant service. These checks may include confirming the information you have provided to us with third parties including (but not limited to) the Information Commissioner's Office (ICO), Companies House, the Financial Conduct Authority (FCA) and the VIES - European Commission (VAT Information Exchange System). We and other individuals and/or organisations who are authorised by MIB from time to time may also use this information for statistical and analytical purposes.

In order for us to process a request to allow you access to the relevant service you will be asked to supply certain information regarding your business. This information will be stored on this Website and other media in accordance with this Privacy Policy, Terms of Use and Cookies Policy.

The information you supply or we collect about you may also be used by us and our agents for the purposes of claims administration, crime prevention and prosecution of offenders, research, management information, staff training, providing financial services / guidance, public relations and or debt administration and recovery.

We will also use information held about you in the following ways:

- **Information you give to us.** We will use this information:
 - to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us;
 - to provide you with information about other goods and services we offer that are similar to those that you have already enquired about;
 - to notify you about changes to our service;
 - to ensure that content from this Website is presented in the most effective manner for you and for your computer.

- **Information we collect about you.** We will use this information:
 - to administer this Website and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
 - to improve this Website to ensure that content is presented in the most effective manner for you and for your computer;
 - to allow you to participate in interactive features of our service, when you choose to do so;
 - as part of our efforts to keep this Website safe and secure;
 - to make suggestions and recommendations to you and other users of this Website about goods or services that may interest you or them.
- **Information we receive from other sources.** We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

3 Who else will have access to your data?

We may share your personal information with any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006 ("Group").

We may share your information with selected third parties including:

- the DVLA, member insurers, law enforcement bodies, government departments, local authorities and other public or private bodies, where we are obliged or permitted by law to do so. This includes disclosure to third party managed databases of insurance claims used to help prevent fraud, and regulatory bodies for the purposes of monitoring and/or enforcing MIB's compliance with any regulatory rules/codes;
- business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you;
- analytics and search engine providers that assist us in the improvement and optimisation of this Website;
- a third party we are under a duty to disclose or share your personal data with in order to comply with any legal obligation, or in order to enforce or apply our [Terms of Use](#) and other agreements; or to protect the rights, property, or safety of MIB, its Group, our members or others. This includes exchanging information with other companies and organisations for the purposes of fraud prevention and detection protection.

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff may be engaged in, among other things, the provision of services on your behalf, the processing of your details and the provision of support



services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to this Website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

4 Your rights

You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us at 01908 83301 or e-mailing hubenquiries@mib.org.uk.

This Website may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

5 Rights of access to information

With limited exceptions you have the right to request a copy of the personal information we hold about you and to have any inaccuracies corrected (we charge £10 per information request - cheques should be made payable to the Motor Insurers' Bureau). To exercise this right please write to us with details of the information required, enclosing the appropriate payment and evidence of your identity, to: Risk and Compliance Officer (Hub), Linford Wood House, 6-12 Capital Drive, Milton Keynes, MK14 6XT or <http://mylicence.org.uk>.

6 Changes to Privacy Policy

Any changes we may make to our Privacy Policy in the future will be posted on this page. Please check back frequently to see any updates or changes to our Privacy Policy.

7 Contact

Questions, comments and requests regarding this Privacy Policy are welcomed and should be addressed to Head of Risk & Compliance, Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT or hubenquiries@mib.org.uk.

Cookies Policy

The following explains how is **Motor Insurers' Bureau** ("MIB") uses non-intrusive cookies on www.registration.mibhub.org.uk this "Website"). Continued use of this Website implies your (or a user of your computer's) ("you") acceptance of this Cookies Policy.

A 'cookie' is information that a website transfers to and stores on the hard drive of your device so that it can remember something about you at a later time. A 'cookie' recognises you when you return to this Website. MIB may collect information by 'cookies' about your device including the IP address, operating system and browser type. This information is used to improve the use of this Website, to track visitor use of this Website and to compile statistical reports on website activity. For further information visit www.aboutcookies.org or www.allaboutcookies.org

MIB uses the following cookies:

- **Strictly necessary cookies.** These are cookies that are required for the operation of this Website. They include, for example, cookies that enable you to log into secure areas of this Website.
- **Analytical/performance cookies.** They allow us to recognise and count the number of visitors and to see how visitors move around this Website when they are using it. This helps us to improve the way this Website works, for example, by ensuring that users are finding what they are looking for easily.
- **Functionality cookies.** These are used to recognise you when you return to this Website. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region, and High Visibility setting).
- **Targeting cookies.** These cookies record your visit to this Website, the pages you have visited and the links you have followed. We will use this information to make this Website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

MIB uses the following individual 'cookies':

- To collect generic information using Google Analytics to see how visitors use this Website. The cookies collect information in an anonymous form, including the number of visitors to this Website, what websites visitors have come from and the pages they visited. MIB uses this information to compile reports and help us improve this Website.
- Retargeting 'cookies' - To control a form of marketing called Retargeting. When a user visits one of MIB's websites the browser will identify the 'cookie' on the hard drive of the user's device, and it will know if it has previously visited this Website or not. (This is whether you clicked on the MIB banner or simply passed over it.) The type of information gathered by this process counts the hits to this Website and/or banner(s) linked to an IP address and domain. This information is used by MIB in reporting statistical information. MIB uses tracking technologies in a variety of ways, including:
 - keeping count of return visits to this Website or our partners' or third party websites;

- accumulating and reporting aggregate statistical information on this Website and advertisement usage; and
- determining which features users like best.

Such information may be transferred and or accessed by third party motor insurance organisations.

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

How to refuse to accept cookies

At any time you may refuse to accept cookies on this Website by activating the setting on your browser which allows you to refuse the setting of cookies. Information on deleting or controlling cookies is available at www.AboutCookies.org. By deleting cookies in this manner, you will also disable MIB's cookies that control the High Visibility settings of your browser. If you refuse to accept 'cookies', you may be unable to access all or certain parts of this Website.

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