

Privacy Policy

RCover — rcover.co.uk | Last updated: June 2026

1. Introduction

Xenon Wealth Ltd (trading as RCover) is committed to protecting your personal data. This Privacy Policy explains what information we collect, why we collect it, how we use it, and your rights under UK data protection law — principally the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

Data controller: Xenon Wealth Ltd, 75 Shelton Street, Covent Garden, London, WC2H 9JQ (Company No. 17273527)

2. What Personal Data We Collect

When you visit our Site or take out cover, we may collect:

Information you provide to us:

- Full name, date of birth, and contact details (email address, phone number, address)
- Payment information (processed securely via our payment provider — we do not store full card details)
- Details of any children you add to your policy (name and date of birth)
- Policy preferences and cover selections

Information collected automatically:

- IP address and browser type
- Pages visited, time spent on the Site, and referring URLs
- Cookie data (see our Cookie Policy for full details)

Information from third parties:

- Where you apply for cover, MetLife Europe d.a.c. and/or their service providers may share information with us relevant to your policy

3. Special Category Data

Some of the information you provide — such as health-related details when making a claim — may constitute special category data under UK GDPR. We will only process such data where we have your explicit consent or where it is necessary to administer your policy and handle claims.

4. How We Use Your Data

We use your personal data for the following purposes:

Purpose	Legal Basis
Processing your application and setting up your policy	Performance of a contract
Administering your cover and handling claims	Performance of a contract
Sending you important policy communications	Performance of a contract / Legal obligation
Sending you marketing communications	Legitimate interests / Consent
Improving our website and services	Legitimate interests
Complying with legal and regulatory obligations	Legal obligation

5. Sharing Your Data

We may share your personal data with:

- MetLife Europe d.a.c. — as the underwriter of EverydayProtect, they process data necessary to administer your policy and handle claims
- Health Assured Limited — to provide the Wellbeing Support Centre service
- HealthHero (Health Hero Solutions Ltd) — to provide the GP24 service
- Payment processors — to handle subscription payments securely
- IT and analytics service providers — who support our website and systems
- Regulators and authorities — where required by law

We do not sell your personal data to third parties.

6. International Transfers

Some of our third-party service providers may process data outside the UK. Where this occurs, we ensure appropriate safeguards are in place in accordance with UK GDPR, such as standard contractual clauses approved by the Information Commissioner's Office (ICO).

7. How Long We Keep Your Data

We retain personal data for as long as necessary to fulfil the purposes for which it was collected, including satisfying any legal, regulatory, or reporting requirements. Policy-related data is typically retained for a minimum of 7 years after your policy ends, in line with financial services regulatory requirements.

8. Your Rights

Under UK GDPR, you have the right to:

- Access — request a copy of the personal data we hold about you
- Rectification — ask us to correct inaccurate or incomplete data
- Erasure — request that we delete your data in certain circumstances
- Restriction — ask us to restrict how we process your data
- Portability — receive your data in a structured, machine-readable format
- Object — object to processing based on legitimate interests or for direct marketing
- Withdraw consent — where processing is based on consent, you may withdraw it at any time

To exercise any of these rights, contact us at team@rcover.co.uk. We will respond within one month.

You also have the right to lodge a complaint with the Information Commissioner's Office (ICO) at ico.org.uk or by calling 0303 123 1113.

9. Security

We take the security of your data seriously. We use appropriate technical and organisational measures to protect it against unauthorised access, loss, destruction, or alteration. However, no method of transmission over the internet is completely secure, and we cannot guarantee absolute security.

10. Children

Our services are not directed at children under 18. The child cover add-on is purchased by an adult policyholder on behalf of their child. We do not knowingly collect personal data directly from children.

11. Cookies

We use cookies and similar tracking technologies on our Site. Cookies are small text files placed on your device that help us provide and improve our services. By using the Site, you consent to our use of cookies in accordance with this section.

Types of Cookies We Use

Strictly Necessary Cookies — essential for the Site to function, such as maintaining your session and protecting against fraud. These cannot be disabled.

Analytics Cookies — help us understand how visitors use the Site so we can measure and improve performance (e.g. Google Analytics). Data collected is aggregated and anonymous.

Functional Cookies — remember your preferences and settings to provide a more personalised experience.

Marketing Cookies — may be set by advertising partners to show you relevant content on other sites based on your browsing behaviour.

Managing Cookies

When you first visit the Site you will be shown a cookie banner allowing you to accept or decline non-essential cookies. You can also manage cookies through your browser settings — most browsers allow you to block or delete cookies at any time. Please note that restricting cookies may affect the functionality of the Site.

Third-Party Cookies

Some cookies are set by third-party services we use, including:

- Google Analytics (Google LLC) — website analytics

These third parties have their own privacy policies and we encourage you to review them. We do not control third-party cookies or the data they collect.

12. Changes to This Policy

We may update this Privacy Policy from time to time. We will notify you of significant changes where required. The date at the top of this page indicates when it was last updated.

13. Contact Us

Xenon Wealth Ltd (trading as RCover)

75 Shelton Street, Covent Garden, London, WC2H 9JQ

Email: team@rcover.co.uk

Website: rcover.co.uk