



## Notice for data subjects whom we have not obtained information directly - NCD

### Who we are

The Motor Insurers' Bureau is the Data Controller for the MIB Hub No Claims Discount (NCD). For more information please visit <https://www.mib.org.uk>. Alternatively, you can contact the Controller's representative [Hubenquiries@mib.org.uk](mailto:Hubenquiries@mib.org.uk) or the Data Protection Officer at the MIB address; Motor Insurers' Bureau, Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT.

### Source of the information

The personal data received by MIB originates from the insurer or other authorised third party who collect the data directly from you.

### What information we need

MIB process personal data about you, this information may include your personal details, including other information as contained within your driving licence such as your number of claims discount years and whether these are protected, guaranteed or standard. We do not collect any 'special categories of personal data' or criminal convictions.

### Why we need it

Data Protection law requires us to have a lawful basis for processing your data. The MIB has a lawful basis for collecting the personal data required to confirm your NCD entitlement, this lawful basis is for the performance of a contract. It is necessary for us to process your data following your request for a quote prior to you entering an insurance contract.

MIB lawfully process your data as it is necessary for the insurance industry to deliver our side of the contract of providing you an insurance policy. The NCD data therefore affords the insurance industry a means of data validation and data development. By providing accurate information on claims discounts, the industry will improve the customer journey, reduce the number of cancelled policies at claim stage, reduce declined or adjusted claims and assist in providing premiums more accurately and efficiently. It also combats incidents of fraud because the NCD figures claimed will not be exaggerated and false entitlements will be eliminated. This in turn will reduce the cost of insurance premiums for the insurance industry, thus benefiting the wider consumer public.



The purpose of MIB processing your data on behalf of the insurance industry, is for insurance underwriting with regard providing insurance policies, midterm adjustments or for policy renewals.

### **Who we share it with**

MIB sometimes need to share the personal information we process with other organisations. We have a data protection regime in place to oversee the effective and secure processing of your personal data. What follows is a description of the types of organisations we may need to share some of the personal information we process with for one or more reasons.

Where necessary or required we share information with:

- The DVLA
- MIB member insurers
- Law enforcement bodies and prosecuting authorities
- Government bodies
- Ombudsmen and regulatory authorities
- Courts and tribunals
- Employees and agents of the data controller
- Fraud prevention agencies and organisations
- Suppliers and services providers

MIB does not process any personal data outside of the EEA, third party organisations have strict contractual arrangements with the MIB to control the transferring of personal data outside of the EEA without prior permission and evidence to ensure full compliance with all aspects of the UK Data Protection legislation.

### **How long we keep it**

All NCD data is held for 48 hours after which it is deleted.

### **What are your rights?**

As part of your rights with regard to data protection, you can request to see the information we hold on you and where necessary, have it rectified, erased, restricted, objected to, moved, copied or transferred to another IT environment. If you wish to raise a complaint on how we have handled your personal data, you can contact us on [Hubenquiries@mib.org.uk](mailto:Hubenquiries@mib.org.uk) and we will investigate the matter. Please note that some personal information may be exempt from access, rectification, erasure, restriction, objection or transfer rights in accordance with UK Data Protection laws. We do not conduct any decision making or profiling using your NCD data.



If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner's Officer (ICO). Please see their website ([www.ico.org.uk](http://www.ico.org.uk)) for further information.