



GUIDE TO MAKING A MOTOR INSURERS' BUREAU CLAIM

This booklet

This booklet gives important information about the Motor Insurers' Bureau (MIB) and making a claim.

Please read it carefully before you fill in your claim form and then keep it in case you need to refer to it while we are dealing with your claim.

Some of the information relates to just one type of accident. This is shown in the booklet.

Please also refer to the MIB website, www.mib.org.uk, for the full details of the uninsured and untraced agreements and Green Card System which contain the legal parameters for making an MIB claim.

Notes for solicitors and representatives

Please make sure your client has a copy of this booklet.

Please tell us if you are representing more than one claimant in any accident.

Use a separate claim form for each claimant.

If your client's claim is within the scope of the Pre-Action Protocol for Low Value Personal Injury Claims in Road Traffic Accidents, it should be submitted using the portal which can be accessed via the website: www.claimsportal.org.uk

Please do not use the MIB Claim Form in addition to making a claim via the portal.

Contacting us

If you would like more information after reading this booklet, please contact us:

Phone: 01908 830 001 during normal business hours

Email: enquiries@mib.org.uk

Write: Motor Insurers' Bureau
Linford Wood House
6-12 Capital Drive
Milton Keynes
MK14 6XT

You can also find out more about us on our website at: www.mib.org.uk

When you call us

When you call us, we will ask you some security questions to establish and verify your identity. This is so that we can protect all personal data supplied to us.

Please call us on 01908 830 001 to find out how we can help if you cannot read this booklet or if you cannot complete the claim form because of a disability.

MIB is open Monday to Friday between 9am and 5pm.

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About MIB

Who we are

We are a non-profit-making company set up by motor insurers. We enter into agreements with the UK Government in order to compensate victims of motor accidents as listed below.

What we do

- **We compensate victims of uninsured drivers.** We do this under the terms of an Agreement made with the Department for Transport.
- **We compensate victims of untraced drivers.** We do this under the terms of an Agreement made with the Department for Transport.
- **We are responsible for operating the Green Card System in the UK.** One aspect of the Green Card System is to make sure that people who are victims of accidents with foreign-registered vehicles are not disadvantaged. This means that we compensate UK citizens who are involved in accidents with foreign-registered vehicles, either in the UK or within the European Economic Area.
- **We also run the UK Information Centre.**

How we are funded

The Road Traffic Act 1988 requires that every insurer that underwrites compulsory motor insurance must be a member of the MIB and must contribute to our funding.

You can find out more about us and the Green Card System on our website at: www.mib.org.uk

General information on making a claim

Deadlines for submitting claims

Claims must be submitted within three years of an accident if anyone is claiming for personal injury or six years of the accident if the claim is just for property or vehicle damage (five years for accidents in Scotland). In the case of injury for children the three year time limit does not commence until their 18th birthday.

Accidents involving damage to your vehicle before 1 August 2015

If you have comprehensive insurance for your vehicle

We recommend that you make a claim for repair with your own insurer. You do not have to do this, but the repair will be carried out quicker and will not be delayed by any enquiries that we will have to make about the circumstances of the accident.

If you do not have comprehensive insurance for your vehicle

We may be able to assist you. Please complete the claim form.

Accidents involving damage to your vehicle on or after 1 August 2015

If you have comprehensive insurance for your vehicle

We cannot deal with your vehicle damage claim. You should make a claim for repair with your own insurer.

If you do not have comprehensive insurance for your vehicle

We may be able to assist you. Please complete the claim form.

Accidents involving damage to property – non-vehicle

If you have other insurance cover for property damage, we recommend you make a claim with your own insurer. You do not have to do this but the repairs or replacement will be dealt with quicker and will not be delayed by any enquiries we have to make about the circumstances of the accident.

Accidents involving personal injury

We may be able to help with your recovery by offering treatment or rehabilitation. We will provide more information after we have received your claim form.

Legal advice

You are free to seek independent legal advice at any stage of your claim.

There are several alternative options for funding the legal costs of making a claim. We recommend that you discuss these with your solicitor or seek advice from the Citizens Advice Bureau.

General information on making a claim continued

Claims involving foreign-registered vehicles only

Registration numbers on lorries

If the accident involved a foreign-registered lorry, it is particularly important that you make every effort to find out the registration numbers from both the front and back of the lorry. This is because, in some countries, trailers are registered separately and have their own registration numbers.

Green card

A Green Card is an international proof of insurance. If the other driver has given you this information, please record it on the claim form in section 6.

Insurers with representatives in this country

Under the Green Card System, if the insurer of the foreign-registered vehicle has a representative in this country, that representative has the right to deal with your claim. The representative remains answerable to us, so you are able to come to us if you wish to make a complaint.

Completing the paper claim form

One form for each claimant

We require one completed claim form for each claimant – even if the claim forms relate to the same accident.

Do not delay in sending in your claim

Please fill in your claim form as fully and as accurately as possible.

Do not delay sending in your claim while you are waiting for more information

Whilst we would like as much information as you can give us before we start processing your claim, it is important that we receive the claim as soon as possible - a delay could invalidate your claim. If we need any further information, we will request this as part of our investigation.

If you are not sure when to send your form, please call us on 01908 830 001 during normal business hours.

Supporting information

To help us to process your claim as quickly as possible, please send any supporting documentation we ask for on the claim form. Also send us copies of any documents that you have obtained from the other driver. The time we need to process your claim is likely to be reduced if we have more information from you.

If you need more space

If you need more space for any of your answers, please fill in the form first and then use the pages at the back of this form. Make sure you also write the question number on the blank pages.

Completing the paper claim form continued

Declaration

Please read the Declaration in section 12 of the claim form.

By signing the form, you will be making a legal statement in connection with your claim.

Please remember that you are free to seek legal advice at any stage of your claim.

If you do not sign the Declaration to indicate that you have provided true and accurate information to the best of your knowledge it may delay the processing of your claim by MIB.

Once the Declaration is signed, MIB and its representatives will fully investigate your claim and process your personal data including special categories of personal data and (if appropriate), personal data relating to criminal convictions and offences (“special category data”) in the ways stated in this Guide. Please be aware that the investigation could involve contact with employers and government bodies; this is only done where necessary. You can find more details in the “Data Protection” section of this Guide.

Remember that each claim is assessed on its merits, so please do not assume that you will receive compensation.

If you knowingly provide us with false information you may be liable to prosecution and your claim may not be paid. In addition, we may seek to recover the costs of processing your claim from you.

Consents

If you are not claiming for personal injury, the consent for release of medical information set out in section 13 of the Claim Form will not be relevant and will not need to be signed.

If you are claiming for personal injury and your claim involves an untraced driver, the consent for release of medical information set out in section 13 is relevant and will be acted upon immediately.

If you are claiming for personal injury and your claim involves an uninsured driver or a foreign registered vehicle, the consent for release of medical information set out in section 13 will only be acted upon after MIB has received confirmation to proceed, from you or your representative.

Completing the online claim form

One form for each claimant

We require one completed claim form for each claimant - even if the claim forms relate to the same accident.

Do not delay submitting your claim

Please provide as much information as you can on the form and submit your claim. You will receive details of your claim reference once the completed form is submitted, and you may then be asked to send further supporting documentation. Please ensure your claim reference is quoted on all documentation you send.

Do not delay submitting your claim while you are waiting for more information

Although we would like as much information as you can give us before we start processing your claim, it is important that we receive the claim as soon as possible - a delay could invalidate your claim. If we need any further information we will request this as part of our investigation. If you are not sure when to submit your form, please call us on 01908 830001.

You can save your partially completed claim form until ready to submit.

Completing the online claim form continued

Declaration

Please read the statements set out on the Declaration page of the claim form.

By ticking the Declaration box, you will be making a legal statement in connection with your claim.

Please remember that you are free to seek legal advice at any stage of your claim.

If you do not tick the Declaration box to indicate that you have provided true and accurate information to the best of your knowledge you will be unable to submit your claim.

Once the Declaration box is ticked MIB and its representatives will fully investigate your claim and process your personal data (including any Special Category Data) in the ways stated in the “Data Protection” section of this Guide. Please be aware that the investigation could involve contact with employers and government bodies; this is only done where necessary.

Remember that each claim is assessed on its merits, so please do not assume that you will receive compensation.

If you knowingly provide us with false information you may be liable to prosecution and your claim may not be paid. In addition, we may seek to recover the costs of processing your claim from you.

What happens next

Investigations

We will contact you or your representative to confirm we have received your claim and will give you a reference that you must use for all correspondence.

Our investigations are likely to include:

- establishing the facts
- confirming the identity of those involved
- obtaining independent reports from motor engineers or witnesses
- obtaining a police report
- contacting other bodies such as the DVLA, your insurer or a foreign bureau.

In some cases, we may ask for additional information from you, such as a sketch of the accident scene.

If you are claiming for personal injury, we may need to obtain:

- copies of your medical records from your GP and any hospital you attended after the accident
- an independent medical report.

Establishing responsibility

Compensation is only payable where some fault can be established on the part of the driver that you consider responsible. If the evidence confirms you were partly or wholly responsible, the compensation payment will be reduced or not paid at all.

Timescales

We will make every effort to decide within three months on whether to make a compensation payment. For cases submitted in the Process for Low Value Personal Injury Claims in Road Traffic Accidents, we will aim to make a decision within 6 weeks.

We will need a police report if liability is in dispute, conflicting evidence is presented or any person is seriously injured. It can take some time to obtain a police report, as the police can not release the report until criminal prosecutions are concluded.

What happens next continued

If you are eligible for compensation, a decision on the appropriate amount will usually take longer than three months. We will keep you informed.

There are some common factors that have an effect on how long things take, such as injury claims for which we may need to get an independent medical report. If the medical experts do not agree on the effects of the injury, this will take time to resolve.

We may have to obtain independent reports to establish the extent of some parts of your claim, such as loss of earnings or care needs.

Concluding your claim

When we have completed all our investigations, if you are entitled to compensation, we will make a final compensation payment. We will do this following agreement with you or your representative. In some cases we can consider requests for interim payments during our investigations.

If our investigations conclude that you are not entitled to compensation, we will write to you or your representative with our decision and the reasons why.

Excess

The word 'excess' refers to an amount that we will deduct from your claim for property damage. The amount is set in the agreement with the Government. We will tell you if an excess applies and the amount of the excess.

Disputed responsibility or disputed amount of compensation

If we cannot agree with you who is at fault for the accident, or the amount of compensation to be paid, the decision may have to be made by a court or arbitrator. We will send you more details at the time.

If you have any queries about your claim at any time, please contact us. If a solicitor is handling your claim, ask them to contact the MIB for you.

Contact details are given on page 2.

Data Protection Privacy Notice

This section explains how we will process your personal information when you make an application for compensation.

Purpose of this Privacy Notice

MIB (or “we”) respects your privacy and is committed to protecting your personal data. This Privacy Notice will inform you as to how MIB collects and processes your personal data when you make a claim and tells you about your privacy rights and how the law protects you.

It is important that you read this Privacy Notice, together with any other privacy notice or fair processing notice MIB may provide on specific occasions when MIB is collecting or processing personal data about you, so that you are fully aware of how and why MIB is using your data. This Privacy Notice supplements the other notices and is not intended to override them.

Controller

Motor Insurers’ Bureau, company number 412787, registered in England is the controller and responsible for your personal data. MIB’s Registered Office address and full contact details are set out at the “Contacting Us” section on page 2 of these guidance notes.

Data Protection Officer

MIB has appointed a Data Protection Officer who is responsible for overseeing questions in relation to this Privacy Notice. MIB’s Data Protection Officer is MIB’s Chief Risk Officer, who can be contacted at GDPREnquiries@mib.org.uk

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (“anonymous data”).

Data Protection Privacy Notice continued

MIB may collect, use, store and transfer different kinds of personal data about you including special categories of personal data and (if appropriate) personal data relating to criminal convictions and offences (“Special Category Data”) which MIB has grouped together as follows:

1. Identity and Contact Data (including name, title, address, email address, date of birth, marital status, gender, telephone numbers)
2. Policy Data (including details of your insurance policies)
3. Accident Data (including details about the accident)
4. Medical Data (including details about your medical health and any injuries sustained in the accident)
5. Property Damage Data (including details relating to property damage resulting from the accident)
6. Other Claims Data (including details about any other losses or expenses for which you are claiming)
7. Financial Data (including payslips, bank or building society account details, credit card, bank or building society statements)
8. Social Media Data (open source) (including social networking sites)

MIB may collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does not directly or indirectly reveal your identity. For example, MIB may aggregate your data to calculate the percentage of users accessing a specific website feature. Also, MIB may collect, use and share Aggregated Data for the purposes of understanding the factors relating to the extent and geographic distribution of uninsured driving. However, if MIB combines or connects Aggregated Data with your personal data so that it can directly or indirectly identify you, MIB treats the combined data as personal data which will be used in accordance with this Privacy Notice.

If you fail to provide personal data

Where MIB needs to collect personal data by law, or to process your claim and you fail to provide that data when requested, MIB may not be able to process your claim.

Data Protection Privacy Notice continued

MIB uses different methods to collect data from and about you including through:

- **Direct interactions.** You may give MIB Identity Data, Contact Data, Accident Data, Medical Data, Property Damage Data, Financial Data, Other Claims Data and Special Category Data by filling in forms (for example, the Claim Form) or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you make a claim and information you provide during the processing, and after the conclusion, of the claim (if appropriate), for example information provided to our investigators during the preparation of your witness statement.
- **Automated technologies or interactions.** As you interact with our websites, MIB may automatically collect Technical Data about your equipment, browsing actions and patterns. MIB collects this personal data by using cookies, server logs and other similar technologies. MIB may also receive Technical Data about you if you visit other websites employing our cookies. Please see our cookie policy on our website www.mib.org.uk for further details.
- **Third parties or publicly available sources.** MIB may receive personal data about you from various third parties and public sources. Examples of third parties and publicly available sources include:
 - MIB Group databases (including Motor Insurance Database, Claims and Underwriting Exchange, and Motor Insurers Anti-Fraud and Theft Register)
 - Government sources (including Driver and Vehicle Licensing Agency, MOT check, Companies House, VIES VAT number validation, Compensation Recovery Unit of the Department for Work and Pensions and HM Revenue and Customs)
 - Fraud prevention databases (including Insurance Fraud Bureau data, Insurance Fraud Register and other membership based fraud prevention agencies)
 - Finance, ID and background verification
 - Medical professionals (including experts providing evidence of injuries)
 - Forensic experts (including vehicle engineers, accident reconstruction, accountants)
 - Open sources (including social media, internet search engines)
 - Insurers
 - Defendants
 - Registered keepers or owners of vehicles
 - Witnesses
 - Law enforcement bodies (including Police)
 - Any other expert that we instruct as part of processing your claim (including care expert, accommodation expert and accident reconstruction expert)

Data Protection Privacy Notice continued

- Professional advisors (including lawyers, accountants, bankers, auditors and insurers)
- Other service providers (including IT suppliers and administration services providers)
- where MIB needs to comply with a legal or regulatory obligation;
- to share with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could

MIB will only use your personal data when the law allows it to. Most commonly, MIB will use your personal data in the following circumstances:

- to process your claim;
 - where it is necessary for MIB's legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests;
 - for the purposes set out below;
- be refused certain services, finance or employment. Further details on how your data will be used by MIB and the fraud prevention agencies, and your data protection rights, can be obtained by contacting

GDPREnquiries@mib.org.uk.

See "Purposes for which we will use your personal data" below to find out more about the types of lawful basis that MIB will rely on to process your personal data.

Generally, MIB does not rely on consent as a legal basis for processing your personal data other than in relation to the purposes referred to in the Declaration and any subsequent authorisation that we may require from you during the processing of your claim. If consent is the legal basis for processing your personal data, you have the right to withdraw consent to processing of your personal data at any time by contacting the MIB Data Protection Officer. This will not affect the lawfulness of any processing carried out before you withdraw your consent.

Purposes for which we will use your personal data

MIB has set out below, a description of all the ways MIB plans to use your personal data, and which of the legal bases it will rely on to do so. MIB has also identified what its legitimate interests are, where appropriate. Please contact GDPREnquiries@mib.org.uk, if you require further information in relation to the legitimate interests balancing exercise.

Data Protection Privacy Notice continued

Note that MIB may process your personal data on the basis of more than one lawful ground depending on the specific purpose for which MIB is using your data. Please contact GDPREnquiries@mib.org.uk if you need details about the specific legal ground MIB is relying on to process your personal data where more than one ground has been set out.

It is necessary to process your personal data (namely Identity and Contact Data, Policy Data, Accident Data, Property Damage Data, Other Claims Data, Financial Data and Social Media Data) save for any Special Category Data, for the purposes of the legitimate interests (as set out in Article 6(1)(f) of the General Data Protection Regulation (“GDPR”)) pursued by MIB or by a third party for:

- claims investigation and administration to meet its obligations to provide fair compensation to victims;
- crime prevention and prosecution of offenders in reducing incidents of fraud;
- research & management information to allow MIB to identify claims trends and to assist in internal resource allocation;
- staff training and records maintenance to improve the service MIB provides to customers and partners;
- providing guidance to claimants (as appropriate);
- business administration;
- debt administration and recovery of losses from liable parties, to help reduce the MIB levy and providing an additional deterrent against uninsured driving (together the “Purposes”).

It is necessary, for the **Purposes** (as defined above), to process your Special Category Data (which may be Identity and Contact Data, Policy Data, Accident Data, Medical Data, Property Damage Data, Other Claims Data, Financial Data and Social Media Data) in relation to your claim, for example, in relation to personal injury claims so that the injury and other elements of the claim can be assessed, investigated and administered. MIB can lawfully process your Special Category Data (namely Identity and Contact Data, Policy Data, Accident Data, Medical Data, Property Damage Data, Other Claims Data, Financial Data and Social Media Data) as it is necessary for the purposes of, or in connection with, establishing, exercising or defending legal claims (as set out in Article 9(2)(f) of the GDPR or legal proceedings (including prospective legal proceedings), obtaining legal advice, or otherwise necessary for the purposes of establishing, exercising or defending legal rights (as set out in the Data Protection Act 2018).

However, MIB understands that medical professionals will often only release records with explicit consent of the patient, so we ask claimants to provide that consent in the claim form so that MIB

Data Protection Privacy Notice continued

can handle the claim efficiently (used in accordance with the way set out under the 'Consents' section earlier in this booklet).

In administering your claim, it may also be necessary, for the **Purposes** (as defined above), to process your personal data (namely Identity and Contact Data, Policy Data, Accident Data, Medical Data, Property Damage Data, Other Claims Data, Financial Data and Social Media Data) for reasons of substantial public interest (as set out in Article 9(2)(g) of the GDPR and the Data Protection Act 2018) or Identity and Contact Data, Policy Data, Accident Data, Property Damage Data, Other Claims Data, Financial Data and Social Media Data (which does not include Special Category Data) for the performance of a task carried out in the public interest (as set out in Article 6(1)(e) of the GDPR and the Data Protection Act 2018) under the terms of the relevant Untraced Drivers Agreement and Uninsured Drivers Agreement made with the Secretary of State for Transport or as part of providing services relating to cross border claims.

MIB may, in the course of its investigations and administration of your claim, request relevant information from others in order to validate your claim or accurately assess the level of compensation. These may include, but are not limited to:

- your employers or any other persons or organisations to whom you may have rendered services, (information requested may include, but is not limited to: wage and other benefits/pension details, absence/attendance records, the full personnel file, precise contract details of any services provided),
- any government department, (information requested may include, but is not limited to: all applications for benefit, tax records, payments made, driving licence details),
- local authorities, (information requested may include, but is not limited to: taxi and private hire licensing details; benefits claimed and funding received),
- insurance companies, (information requested may include, but is not limited to: full details of any policies held, claims made, monies received),
- other medical or non-medical experts we may instruct as part of the handling of your claim.

Change of purpose

MIB will only use your personal data for the purposes for which it collected it, unless MIB reasonably considers that it needs to use it for another reason and that reason is compatible with the original purpose. If you wish to have an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact the Data Protection Officer at GDPREnquiries@mib.org.uk.

Data Protection Privacy Notice continued

If MIB needs to use your personal data for an unrelated purpose, MIB will notify you and it will explain the legal basis which allows it to do so. However, MIB may process your personal data without your knowledge or consent, in compliance with the above rules, or where this is required or permitted by law.

MIB will only retain your personal data for as long as necessary to fulfil the purposes for which it collected it, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, MIB considers the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which MIB processes your personal data and whether MIB can achieve those purposes through other means, and the applicable legal requirements.

Our claims Data Retention Periods are:

- MIB retains a claimant's personal data for 7 years after conclusion of the claim, to take into account the statutory limitation regarding legal claims;
- if the claim involves a minor, the data retention period is 3 years (for a personal injury claim) or 6 years (for a property damage claim) from the minor's 18th birthday, or 7 years from conclusion of the claim (whichever is later);
- in cases involving provisional damages or periodical payments, the data retention period is in line with the terms of the relevant provisional damages or periodical payments order and may well thereby be for the life of the claimant;
- where claimants do not have mental capacity (under the Mental Capacity Act 2005) and no payment has been made to the claimant, the data retention period is for the life expectancy of the claimant, decided on a case by case basis.

In some circumstances you can ask MIB to delete your data: see "Right to erasure" for further information.

In some circumstances MIB may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case MIB may use this information indefinitely without further notice to you.

Data Protection Privacy Notice continued

Your personal data may be disclosed by MIB to third parties within the United Kingdom and overseas, including, but not limited to:

- other companies in MIB's group of companies (acting as controllers or processors);
- insurers and law enforcement bodies, eg. Police, (acting as controllers or processors);
- government departments (acting as controllers or processors) including Driver and Vehicle Licensing Agency, Compensation Recovery Unit of the Department for Work and Pensions, HM Revenue and Customs, UK Visas and Immigration;
- local authorities (acting as controllers or processors);
- experts (acting as controllers or processors) reporting on the cause of the accident, medical injuries and the prognosis and verification of financial and other circumstances;
- other public or private bodies (acting as controllers or processors), where we are obliged or permitted by law to do so;
- finance, ID and background verification organisations (acting as controllers or processors);
- regulatory bodies (acting as controllers or processors) including the Solicitors Regulation Authority, General Medical Council and Information Commissioner's Office;
- professional advisors (acting as controllers or processors) including lawyers, accountants, bankers, auditors and insurers; and
- other service providers including IT suppliers and administration services providers (acting as controllers or processors).

This includes disclosures to agencies whose purpose is the detection and prosecution of fraud (e.g. the Insurance Fraud Bureau) and those who manage anti-fraud databases (e.g. the Claims Underwriting Exchange, Insurance Fraud Register). MIB and fraud prevention agencies, may also enable law enforcement and regulatory bodies in the United Kingdom to access your personal data to detect, investigate and prevent crime, or, for enforcement of, and compliance with any regulatory rules or codes.

We may also disclose your personal data to third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this Data Protection Privacy Notice. We

Data Protection Privacy Notice continued

require all third parties to respect the security of your personal data and to treat it in accordance with the law.

Your personal data may be transferred to any country, including countries outside the European Economic Area (“EEA”) where the transfer is necessary for the purposes of establishing, exercising or defending legal rights, obtaining legal advice, or in connection with any legal proceedings, or is otherwise permitted by law. MIB takes steps to ensure that data transferred outside the EEA is in accordance with the principles of adequacy or appropriate safeguards as required by law.

Please contact the Data Protection Officer at GDPREnquiries@mib.org.uk if you want further information on the specific mechanism used by MIB when transferring your personal data out of the EEA.

Data security

MIB has put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed.

MIB has also put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where MIB is legally required to do so.

Your data protection rights

Under some circumstances, you have certain rights under data protection laws with regard to your personal data processed by MIB, and these are described in the sections below. Unless expressly set out in the relevant paragraph, to exercise any of your rights in relation to this Privacy Notice, please contact MIB’s Data Protection Officer at GDPREnquiries@mib.org.uk.

Right to access personal data

You have a right to request a copy of the personal data we hold about you, and it can be exercised by submitting a Data Subject Access Request (“DSAR”). Details of how to do this and specific information relating to DSARs are explained in the drop down menus on MIB’s homepage www.mib.org.uk.

Please email DSARdept1@mib.org.uk

Data Protection Privacy Notice continued

Or write to:

DSAR Department 1
Motor Insurers' Bureau
Linford Wood House
6-12 Capital Drive
Milton Keynes
MK14 6XT

If you believe the data MIB holds about you is incorrect, you can contact MIB at GDPREnquiries@mib.org.uk to have any incomplete or inaccurate data MIB holds about you to be corrected. However, MIB may need to verify the accuracy of the new data you provide to us.

Right to erasure

With limited exceptions you have the right to request the deletion or removal of personal data MIB holds about you where there is no good reason for MIB continuing to process it. You also have the right to ask MIB to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where MIB may have processed your information unlawfully or where MIB is required to erase your personal data to comply with law. Although MIB will consider every request for erasure on its merits, MIB may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Object to processing

You have a right to object to the processing of your personal data where MIB is relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where MIB is processing your personal data for direct marketing purposes. In some cases, MIB may demonstrate that it has compelling legitimate grounds to process your information which override your rights and freedoms.

Data Protection Privacy Notice continued

You have a right to request MIB to suspend the processing of your personal data in the following situations:

- for the period it takes us to establish or rectify any inaccurate data about you;
- where MIB's use of the data is unlawful but you do not want MIB to erase it;
- prevent MIB from deleting your data at the end of the retention period in the event that you need it to establish, exercise or defend a legal claim;
- you have objected to MIB's use of your data but we need to verify whether MIB (or a third party) has overriding legitimate grounds to use it.

Right to request the transfer of your personal data to you or to a third party

MIB will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

Right to withdraw consent

You have a right to withdraw consent where MIB is relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, MIB may not be able to process your claim or provide certain services to you. MIB will advise you if this is the case at the time you withdraw your consent.

If you have any complaints about how the MIB handles your personal data, please contact us by telephone on 01908 830 001, or by email at GDPREnquiries@mib.org.uk and we will do our best to assist.

You also have a right to make a complaint at any time to the supervisory authority in your country of residence or employment or place of the alleged infringement. The Information Commissioner's

Data Protection Privacy Notice continued

Office (“ICO”) is the UK supervisory authority for data protection issues. You can contact the ICO at:

Information Commissioner’s Office (ICO)

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Tel: 0303 123 1113 or 01625 545 745

<https://ico.org.uk/concerns/>

Duty to inform us of changes

It is important that the personal data MIB holds about you is accurate and current. Please keep MIB informed if your personal data changes during your relationship with us.

If you have any questions

This is a simple guide to making a claim to MIB. The information provided is not intended to be exhaustive or any indication of an agreement by MIB to pay compensation. Please refer to the MIB website, www.mib.org.uk, for the full details of the uninsured and untraced agreements and Green Card System which contain the legal parameters for making an MIB claim. Separate timings and conditions could apply if you need to bring your claim through the courts in the UK or overseas. You are free to seek independent legal advice at any stage of your claim.

If you have any questions at any time, please contact us. We will try to explain the complicated legal situations that can sometimes happen with insurance claims and we will do our best to deal with your claim as quickly and efficiently as possible.

If you are not satisfied with the way we are dealing with your claim at any time, please tell the MIB claim handler responsible for your claim. The claim handler's details will be on all correspondence they send you.

If you are handling your own claim, phone the claim handler yourself.

If a solicitor or representative is handling your claim, ask them to phone the claim handler for you.

If a UK agent is dealing with your claim on behalf of the foreign insurer, contact the Claims Manager at the agent first. If you are not satisfied with their response, contact us.

If you have any questions continued

Complaints procedure

At MIB we always strive for excellence. If for any reason our service has not met with your expectations, or if you have a cause for complaint, we would like to hear from you so that we can put things right.

We encourage you to discuss any concerns that you have with your claim handler or the line managers in the first instance, so that they can address your concerns immediately. However, if you feel that we have not delivered the service you expect to receive, and would like to make a formal complaint, please contact the Customer Services Manager (using the contact details on the following page) who will review the matter for you.

Contact:

Customer Services Manager

By post:

Motor Insurers' Bureau
Linford Wood House
6-12 Capital Drive
Milton Keynes
MK14 6XT

By telephone:

01908 830001 and ask to speak to the Customer Services Manager (Monday-Friday 9am – 5pm)

By e-mail:

feedback@mib.org.uk, marking your e-mail for the attention of the Customer Services Manager

If you have any questions continued

Complaints procedure continued

Claims under the Uninsured and Untraced Drivers' Agreement only:

The Department for Transport (DfT) is the other party to the Untraced and Uninsured Drivers' Agreements. The Department for Transport's role is to ensure that the Agreements meet the requirements of both UK and European law. The implementation of the agreements is the responsibility of the Motor Insurers' Bureau and the DfT does not become involved in individual claims.

If you are unhappy with a decision made by MIB, you must follow the procedures detailed in the Agreements. If however, you believe that the matter is of wider public interest then you could write to the Secretary of State. He will want assurance that the MIB's complaints procedure has been followed first.

The address to write to is:

Secretary of State for Transport
Department for Transport
Road User Licensing, Insurance and Safety Division
Great Minster House
33 Horseferry Road
London
SW1P 4DR

This complaint procedure is also available on our website at: www.mib.org.uk, with full contact details. If you do not have internet access, please phone us on the number at the top of this page.



www.mib.org.uk

The Motor Insurers' Bureau is a company Limited by Guarantee, registered in England and Wales under Company No. 412787, whose registered office is at Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT.

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