
1. Introduction

This Privacy Notice (“**Notice**”) explains how Motor Insurers Bureau (“**MIB**”) and its affiliated companies and subsidiaries collect and uses personal data in connection with this website. Throughout this Notice MIB may be referred to as “**we**”, “**us**” or “**our**” or “**MIB**” .

MIB is the data controller responsible for the personal data collected about you connection with this website.

2. Information We Collect About You

The personal data we collect and use in connection with this website may include:

- contact details, such as your name, postal address, or telephone number, gender and National Insurance Number
- other personal details, such as your date of birth and vehicle registration number and mortgage account number; and
- financial details, such as your bank account details or payment card information
- Health information, such as information about your current health status

3. How We Collect Your Information

- 3.1 We may collect personal data from you directly when you interact with or use our website or where you choose to correspond with us in connection with our products and services.
- 3.2 You are required to provide any personal data we reasonably require to enable us to meet our obligations in connection with the services we provide to you, including any statutory or contractual obligations. Where you are unable to provide us with personal data we reasonably require to meet our obligations, we may be unable to offer services to you and we may have to terminate any existing services with immediate effect.
- 3.3 Where you provide personal data about other third-party individuals, such as your spouse, civil partner, children, dependants or emergency contacts, where appropriate, you should direct these individuals to this Notice to ensure they understand how we collect and use their personal data.
- 3.4 In addition to collecting personal data from you directly, we may also collect information about you from other third parties, such as insurers. This information may be sourced prior to or whilst we are making arrangements to provide the services to you.

4. How We Use Your Information

The personal data we collect in connection with this website is used or the following purposes:

- to prevent, detect and investigate fraud
- for the purposes of verifying facts during a claims investigation
- for activities relating to the provision or administration of motor insurance policies
- to handle customer enquiries and complaints
- For law enforcement purposes if the Insurer is a law enforcement body.
- The provision of motor vehicle condition history checks (commonly known as “vehicle provenance checks”) to trade and public consumers
- To verify records
- For underwriting insurance / validating information given by applicants for Insurer’s insurance policies in the normal course of the Insurer’s business

5. Legal Bases for Processing Your Information

5.1 We rely on the following lawful bases to collect and use your personal data.

- To pursue our legitimate interests or a third party's legitimate interests to provide the services in the most appropriate way. This means that we will process and share your personal data to carry out some ancillary activities in connection with the services you have requested, such as performing identity and due diligence checks, monitoring communications for training and quality purposes, identity verification, claims investigation and administration, fraud and crime prevention, research and management information to identify trends and to assist resource allocation, business administration and debt administration and recovery of losses from liable parties, maintaining the security and integrity of our website.
- To fulfil our obligations in connection with any contract that we may have with you or take appropriate steps prior to entering into a contract with you. This means that we will process and share your personal data to provide any services you have requested and fulfil our contractual obligations, including responding to any prospective enquiries that you make about our services.

5.2 To provide these services, we may need to process some personal data, such as details relating to criminal convictions and health, which are deemed to be sensitive. We would process these details under the following conditions:

- For insurance purposes- including advising on, arranging, underwriting, and administering contracts of insurance, administering claims under a contract of insurance and exercising rights, or complying with obligations that arise in connection with contracts of insurances.
- Preventing or detecting unlawful acts.
- Preventing fraud, which includes investigating alleged fraud.

6. Who We Share Your Information With

We generally share the personal data we collect on our website with the following recipients:

- subsidiary companies within the MIB group, where necessary to provide or administer our services;
- third party service providers and partners that process personal data on our behalf, where necessary to provide or administer our services. These processing operations will be carried out under our strict instructions and control;
- insurance market participants, such as insurers and delegated authorities
- law enforcement bodies and other public authorities, e.g. where necessary for the prevention and detection of crime or the apprehension or prosecution of offenders;
- government departments, such as the Driver and Vehicle Licensing Agency and the Driver and Vehicle Agency Northern Ireland, when we receive notifications of an accident from an insurer.
- agencies whose purpose is the detection and prosecution of fraud e.g. the Insurance Fraud Bureau and the Police
- successors of our business, where our business is sold to, acquired by or merged with another organisation, in whole or in part; and
- other third parties, e.g. where necessary to comply with our legal obligations, at the request of a public authority conducting an investigation, to obtain legal advice or where we believe in good faith the law requires us to disclose information.

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

7. Accuracy of Your Information

We rely on the availability of accurate personal data to enable us to provide the services to you and operate our business. You should therefore notify us of any changes to your personal data that may affect the proper management and administration of the services we provide to you.

8. Overseas Transfers of Your Information

Although we are established in the UK, sometimes it may be necessary to transfer your personal data to other countries outside the UK or European Economic Area. Where we do so we will ensure that suitable safeguards are in place to protect the rights conferred to you under the applicable data protection laws. For example, where necessary we will put in place contractual agreements approved by the UK or European data protection authorities to ensure an adequate level of protection for the personal data.

9. Retention of Your Information

We retain appropriate records of your personal data to operate our business and comply with our legal obligations. The retention periods are as follows:

- MIAFTR - 6 years from the date of closure of the claim
- CUE Home-6 years from the date of closure of the claim
- CUE Motor- 6 years from the date of closure of the claim
- CUE PI -6 years from date of closure of the claim, or claims with a loss date over 50 years.

10. Your Information Rights

You have the following rights in relation to the personal data we hold about you.

- **The right to access and inspect your personal data** or be provided with a permanent copy of the information we hold about you.
- **The right to request inaccurate personal data about you is rectified**, particularly if it is factually inaccurate.
- **The right to request your personal data is erased** in certain circumstances, e.g. if it is no longer necessary for us to retain the information.
- **The right to object to the use of your personal data**, particularly where you feel there are no longer sufficient grounds for us to continue processing the information or we rely on the legitimate interests lawful basis to carry out the processing.
- **The right to request the restriction of your personal data** from further processing, e.g. where the personal data is inaccurate and you request the restriction of the information until it is corrected.
- **The right to request that some aspects of your personal data be provided to you or a third party** of your choice in electronic form to enable its reuse.
- **The right to refuse direct marketing communications** or ask to stop sending you direct marketing communications.

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- **The right to withdraw your consent**, where you have previously given your consent for us to collect and process your personal data.
 - **The right to object to a decision which is based solely on automated processing** and which creates legal or other significant effects.
 - **The right to complain to the data protection supervisory authority** if you have concerns about the way we collect and use your personal data.

Please note that some of the rights described above may be limited in certain circumstances, such as where exemptions or legal obligations apply or there is an overriding legitimate interest in continuing to process the personal data. If we are unable to fulfil a request from you to exercise one of the above rights, we will contact you to explain the reason for our refusal. If you wish to exercise your rights or have concerns about the way we collect and process your personal data please contact us at: dsar@mib.org.uk.

11. Cookies

We use cookies on our websites. Cookies are small data files sent from a website to your web browser. They are stored in your web browser's cache and allow a website or a third party to recognise your browser or mobile device. We collect information about you automatically when you visit our website by using cookies and other tracking technology. For more information about cookies, and other tracking technology including how to turn them off, please see our [Cookie Notice](#)

12. Service Complaints

If you wish to make a complaint or enquire about any aspect of the services we provide, please contact us at:

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

email: feedback@mib.org.uk

13. Data Protection Complaints

If you wish to make a complaint about the way we use your personal data you should contact us in the first instance at:

Data Protection Officer
Motor Insurers Bureau
Linford Wood House
6-12 Capital Drive
Milton Keynes
MK14 6XT

email: privacy@mib.org.uk

If you are not satisfied with the way we have handled your data protection complaint you may refer your complaint to the UK data protection supervisory authority at:

Information Commissioner's Office
Wycliffe House,
Water Lane,
Wilmslow,
SK9 5AF

Website: www.ico.org.uk

14. Changes to this Notice

We will update this Notice from time to time to ensure it continues to reflect the way we collect and use your personal data. Any changes to this Notice will be posted here and notified to you via email and such changes will become effective as soon as they are posted. You should therefore periodically review this notice to ensure you understand how we collect and use your personal data.