

## **Data Protection Notice**

This privacy notice explains how Customer Claims Assist limited will use your personal data.

### **Our Details**

Customer Claims Assist limited are a wholly owned subsidiary of Prestige Insurance Holdings Limited. We are the Data Controller for any personal data you supply to us in accordance with the General Data Protection Regulations and any relevant national law.

You can find this notice on our website at [www.prestigeholdings.co.uk](http://www.prestigeholdings.co.uk) or a copy can be provided in writing on request. If you have any queries about the use of your information you can speak to us by calling on 08000 28 28 70. You can also put any queries in writing to the Data Protection Officer at Customer Claims Assist, 10 Governors Place, Carrickfergus, BT38 7BN.

### **The data we receive**

We may obtain personal data from you directly, from someone you have authorised to supply personal data on your behalf or from other parties involved in making a claim. We only will obtain data that is necessary for the performance and arrangement of your contract, for our legitimate interests as a claims management firm and for compliance with any legal obligation. This data may consist of the following:

- Your name, date of birth and contact details (including home address, telephone number and e-mail address);
- Details of the risk to be covered by the policy (for example vehicle make and registration);
- Details of your claim, including details of any 3<sup>rd</sup> parties involved;
- Medical reports;
- Engineers reports;
- Vehicle hire agreements;
- Solicitor instructions;
- All other personal information that is necessary to provide the claims management service;
- Your payment details.

Where it is necessary for the provision of the service we may require you to supply sensitive information related to your health, motoring offences, unspent criminal convictions.

If you provide us information relating to other individuals (for example people living at your address, vehicle passengers) you should ensure that those individuals are aware that we will use their details for the purposes outlined in this notice and direct them to this notice for full information.

If you are unable to provide the required information we may not be able to undertake claims management services on your behalf.

It is important that you take reasonable care when providing us with information and answer any questions honestly and to the best of your knowledge. Providing fraudulent or incorrect information could affect the price of your policy, result in your policy being cancelled and claims being rejected or not fully paid.

## **How we will use your data**

Your personal information may be used by Customer Claims Assist limited for the following lawful purposes:

1. Processing that is necessary for the performance of your contract with us for claims management services:
  - To assist you with reporting claims to your Insurer and 3<sup>rd</sup> party Insurers;
  - To arrange for engineer reports, vehicle hire and repairs,
  - To arrange for medical reports;
  - To instruct solicitors;
  - To maintain our records and your records with the Insurer;
  - To investigate and resolve any complaints;
  - To confirm your identity and to prevent fraud;
  - To verify the information you provide;
  - To undertake internal quality monitoring and external audits.
  
2. Our legitimate interests as a provider of claims management services:
  - To inform you of related products, services and offers from the Prestige Insurance Holdings Group that may be relevant to the handling of your claim;
  - To carry out market research, statistical analysis including customer profiling to enable us to enhance our service and to develop new products;
  - To contact 3<sup>rd</sup> parties involved in a claim to offer them our services as a claims management firm
  - To provide information to your Insurer or other 3<sup>rd</sup> party with an interest in your claim for the purposes including but not limited to quality control, audit, complaint investigation and claims handling;
  - To seek feedback issue, issue surveys and contact you regarding the service we have provided to allow us to review and improve our customer care;
  - To undertake training of our staff.
  
3. Where required by law:
  - To supply information to law enforcement agencies, our regulators, other statutory bodies, your Insurer and finance provider when we believe it is necessary for the detection and prevention of crime and as otherwise required by or permitted by law;
  - To carry out sanction, anti-money laundering, and anti-fraud controls.
  
4. With your consent:
  - To inform you of related products and services supplied by carefully chosen 3<sup>rd</sup> parties.

## **Data Retention**

We will only hold your personal data for as long as we are required in law and by our regulators.

### **Transfer to 3<sup>rd</sup> parties and outside the UK/EU**

In order to deliver our services to you, we may use transfer data to the following 3<sup>rd</sup> parties:

- Insurers to handle any claim by or against you;
- Insurers from the purposes of managing your policy, auditing and quality monitoring, complaint handling and investigating fraud;
- Other drivers involved in a claim to offer them our services as a claims management firm
- Firms involved providing services required for the management of a claim (For example Surveyors, Loss Adjustors, Engineers, Vehicle Repairers);
- To Solicitors appointed to deal with a claim made by you or against you;
- IT and system providers to facilitate electronic data transfers, the provision of technical support and system development;
- To the Financial Ombudsman Service as part of the complaint resolution process;
- To law enforcement agencies, our regulators and other statutory bodies when we believe it is necessary for the detection and prevention of crime and as otherwise required by or permitted by law;
- Credit Reference agencies to verify your identity or prevent fraud;
- Companies that carry-out sanction, anti-money laundering and anti-fraud controls;
- Debt Recovery firms, Solicitors and Civil Courts if required to recover unpaid funds still contractually due or funds obtained by fraud or deception.

In circumstances where we may need to process some of your information using third parties located in countries outside of the European Union, we will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the data protection regulations in the UK.

### **Credit Searches**

If you consent to a credit search it will be soft search which is only visible to you (if you request a copy of your credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect your credit file. The search will be visible on your credit report but it won't affect your credit rating as it's not an application for credit. The CRAs may add the details of our searches and information that hold about you to their records relating to you.

### **Marketing**

Customer Claims Assist limited will not sell your details to any 3<sup>rd</sup> party without your express permission.

We may contact you by post, telephone, email and SMS to inform you of related products, services and offers from the Prestige Insurance Holdings Group that may be relevant to the handling of your claim.

Should you wish to withdraw from marketing or amend the methods we use to contact you please contact us on 08000 28 28 70 or writing to Customer Claims Assist, 10 Governors Place, Carrickfergus, BT38 7BN.

### **Call Recording**

Telephone calls to us and received from us will be recorded for training and quality purposes. Call recordings may also be supplied to the Insurer or appropriate 3<sup>rd</sup> parties if required to investigate a claim or complaint and for the detection and prevention of criminal activity or fraud.

### **Your Rights**

You have the right to access or obtain copies of the personal information held about you by us. A response to your request will be provided to you within a month of us receiving a valid request. If you wish to obtain information held by the insurer you must contact them directly.

You have the right to restrict processing of inaccurate information and request that we correct any inaccuracies in the information held about you. You may also have the right to erasure of data in certain circumstances.

Where we hold or process data on the basis of your consent you have the right to withdraw that consent.

If you wish avail of these rights please write to the Data Protection Officer, Customer Claims Assist, 10 Governors Place, Carrickfergus, BT38 7BN or call us on 08000 28 28 70 for more information.

### **The Information Commissioner**

You can find more details about data protection from the Information commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk). You can also contact the Information Commissioner if you believe we have not complied with our obligations.