

Privacy Notice - Insurance

Why we collect and use this information

Personal information which you supply to the Council will be used to assist in the investigation of your claim and to carry out checks to prevent and detect potential fraud.

The categories of information that we collect, process, hold and share:

The Council will only collect personal information that is required to process your insurance claim. This may include, but is not limited to, the following:

- Identification data (such as name, address, National Insurance number and date of birth)
- Contact details (such as email address and telephone numbers)
- Details of the incident (for example, a description of what happened, the time, date and exact location)
- Information relating to your claim (such as photographic evidence and documents to assist with the processing of the claim, which may include medical records, vehicle information, employment information)
- Where you have requested other individuals be included in the arrangement, personal information about those individuals will also be retained for the purpose of processing your insurance claim

The lawful bases on which we use this information

Article 6(1)(c) of the UK General Data Protection Regulation (GDPR) 2018 gives the Council a lawful basis for collecting and using personal data in order to comply with its legal obligations and Article 6(1)(e) gives the Council a lawful basis for collecting and using personal data where the processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the Council. In particular,

- The processing of your personal information is necessary in order to determine liability in regard to your claim and,
- It is in the wider public interest that your information is processed for the purposes of detecting, investigating and preventing potential fraud against public funds

Storing this information

Your information is stored securely on databases and document management systems with stringent access and use policies. We have a legal responsibility to keep records of insurance claims made to the Council as directed by the Limitation Act 1980.

This will be for a period of 7 years following payment of any successful claim (or in the case of minors, until they reach the age of 22 years - whichever is the greatest).

In cases where the Council has been able to successfully defend the claim then information is kept for periods of 6 years (property damage) and 3½ years (personal injury) post incident date (details involving minors will be kept until they reach the age of 22 years).

Who we share this information with

The Council may need to disclose information about you (including personal information) with other parties that need to be involved in your claim. These parties may include, but are not limited to, the following:

- External claims handlers
- Insurance companies
- Legal professionals
- Medical experts
- Compensation Recovery Unit – Department for Work & Pensions (DWP)
- Law enforcement and fraud prevention agencies
- Other local authorities (to help prevent, detect and prosecute unlawful acts and fraudulent behaviour)
- Insurance industry databases

Sefton Council is under a duty to protect the public funds it administers, and therefore may use any information provided to us by third parties for the prevention and detection of fraud. We may also share this information with other bodies responsible for auditing and administering public funds for these purposes. The information you provide may be used as part of the National Fraud Initiative (NFI) data matching exercise, the lawful basis of which is set out in the Local Audit and Accountability Act 2014. Further information about the NFI can be found on the Council's website and the Government's website using the links below:

[Data Protection \(sefton.gov.uk\)](http://sefton.gov.uk)

<https://www.gov.uk/government/collections/national-fraud-initiative>

Insurance Companies/Claims Handlers – Fraud and Data Protection

Insurance companies and claims handlers maintain anti-fraud and theft registers to help verify information and prevent fraudulent claims. The Council's insurers and claims handlers may search these registers as part of their investigation and may also pass information relating to any incident reported to the appropriate register(s) for the future reference of other parties.

Requesting access to your personal data

Under data protection legislation you have the right to request access to the personal data that we hold about you. To make a request for your personal information contact the Insurance Team via email at:

insurance@sefton.gov.uk

You also have the right to:

- object to processing of personal data that is likely to cause, or is causing, damage or distress
- prevent processing for the purpose of direct marketing
- object to decisions being taken by automated means
- in certain circumstances, have inaccurate personal data rectified, blocked, erased or destroyed and
- right to data portability in certain circumstances
- The right to lodge a complaint with the supervisory authority (the Information Commissioner's Office)

To request any of the above, please complete the 'Individual's Right Request Form' at the following link:

[Privacy policy \(sefton.gov.uk\)](#)

If you have a concern about the way we are collecting or using your personal data, you should raise your concern with us in the first instance. Alternatively, you can contact the Information Commissioner's Office at:

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

Contact

If you would like to discuss anything in this privacy notice, please contact: The Chief Internal Auditor (Risk & Audit Manager) via e mail at:

insurance@sefton.gov.uk

Sefton's Data Protection Officer can be contacted at:

Telephone: 0345 140 0845

email ino.information@sefton.gov.uk