

1. Introduction

The Motor Insurers' Bureau (MIB) operate the No Claims Discount (NCD) service. The NCD service is a digital solution, designed to replace the manual exchange between motor insurers and policy holders, that confirm a motorist's NCD entitlement.

We respect your privacy and are committed to protecting your personal data. 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. The Personal Data we collect about you

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"). MIB may collect, use, store and transfer ("process") different kinds of personal data about you. The data we process about you, and how it is used, is detailed in the table below:

Type of Data Collected	Categories of data we collect	How the data is collected	How the data is used
MIB HUB Registration Data	User name, email address, company name, company address,	Provided by Users (Industry Participants)	Allowing the user to login to the MIB HUB registration to access the MIB HUB and to ensure the security of the system by implementing access control.
Personal Data	Personal Data Insured Name, driving licence number, Licence valid to and from dates, entitlement details, endorsement details, medical restrictions, penalty points and disqualification details	Search criteria is provided by Users (Industry Participants) Results are returned from the DVLA	For verifying details during insurance underwriting and pricing, to improve their risk rating calculations to provide more accurate quotes. Fraud prevention
Technical website data	IP Address, browser information, times and dates, response times, page interactions	Automatically collected via website interactions	For service efficiency, security and improvement

3. How We Collect Your Information

- 3.1 We may collect personal data from you when you interact with or use our website or where you choose to correspond with us in connection with our products or 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 obligation. 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 industry participants such as insurers, intermediaries and the DVLA. This information may be sourced prior to or whilst we are making arrangements to provide services to you.

4. How We Use Your Information

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

- to offer and administer the services we provide to you, including administering our customer records and notifying you of changes and updates to our services. We process your personal data for insurance underwriting purposes or validation of NCD entitlement in respect of specific applications for insurance policies, Midterm Adjustments or policy renewals.
- to comply with our legal obligations.

5. Legal basis for processing your data

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 and 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.

6. Other parties who will have access to your data

We generally share the personal data we collect on our website with Authorised Users of the NCD service. Authorised Users of the NCD service are referred to as 'Industry Participants' and include the following:

Type	Description
Insurers	means any insurance company, Lloyd's syndicate or compensator authorised to underwrite motor insurance and "Insurers" shall be construed accordingly
Intermediaries	a party, authorised by the Financial Conduct Authority, acting on behalf of an Insurer including broker offices/call centres, broker websites, Independent Financial Advisors, Managing General Agents and affiliated partners
Software Houses	firms specialising in providing software that allows Insurers, Intermediaries and Aggregators to trade insurance policies electronically

Aggregators	an insurance aggregator authorised by MIB from time to time in writing to carry out enquiries of the Data within the MIB Hub and to distribute the results of these enquiries to its panel members
Other third parties	all Authorised Third Parties save for Insurers, Intermediaries Aggregators and Software Houses;

All users are required to sign a contract before being approved for use of the service.

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

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

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. Transferring your personal information overseas

MIB do not send any personal data relating to the NCD service outside of the UK or EEA. Users may transfer data outside of the EEA where such transfer complies with the Data Protection Legislation.

9. Retention period

MIB will only retain your personal data for as long as necessary to fulfil the purposes for which it was collected, 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.

The NCD entitlement data is held for 730 days .

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.
- **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 Operations
 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.