



Data Subject Rights (DSR) Privacy Notice

The Motor Insurers' Bureau Group and associated companies (MIB or "we") provide several different services to the public, Insurance Industry and other organisations. We respect your privacy and are committed to protecting your personal data. Our Privacy Notices are designed to be as clear as possible, while delivering the information required for the different audiences.

Motor Insurers' Bureau Group and associated companies include Motor Insurers' Bureau and its subsidiary companies (Official Injury Claim Limited, MIB Management Services Limited, MIB Portal Services Limited and Tracing Services Limited (collectively "MIB").

This Privacy Policy (together with our Terms of Use and any other documents referred to in it) sets out the basis on which any personal data MIB collects from you, or that is provided to MIB, will be processed by us as part of the DSR service. Please read the following carefully to understand MIB's views and practices regarding your personal data and how we will treat it.

We keep our privacy notice under regular review to make sure it is up to date and accurate. Please visit our website for the latest version: <https://www.mib.org.uk/privacy-and-cookie-policy/> to see the privacy notice for other MIB services, which may be used to process your personal data.

Controller

For the purposes of the General Data Protection Regulations the Motor Insurers' Bureau, company number 412787, registered in England is the controller and responsible for your personal data for the services provided by MIB. MIB's Registered Office address is Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT and full contact details are set out at www.mib.org.uk

MIB's VAT Number is GB 991 254892.

Data Protection Officer

MIB has appointed a Data Protection Officer who is responsible for overseeing questions in relation to this Privacy Policy. MIB's Data Protection Officer is MIB's Head of Risk and Compliance, who can be contacted at privacy@mib.org.uk

Contact Details

Our full details are

Full name of legal entity: Motor Insurers' Bureau

Name or title of Data Protection Officer: Head of Risk and Compliance

Email address: privacy@mib.org.uk

Postal address: Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14

6XT Telephone number: 01908 830001

DSR Privacy Notice

October 2023



Legal basis for processing your data

MIB will only use your personal data when the law allows it to.

The collection and processing of data relating to a DSR is based on the explicit consent of the Data Subject, or their appointed representative.

It should be noted that personal data collected and processed by MIB for other services may rely on a different lawful basis for its processing. The privacy details of our various services can be found at: <https://www.mib.org.uk/privacy-and-cookie-policy/>.

Change of purpose

MIB will only use your personal data for the purposes for which MIB 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 DSAR@mib.org.uk.

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.

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. This data is used for a number of services, which includes, but not limited to:

- Motor Insurance Database (MID) - holding Motor Insurance Policy details
- MIAFTR database (Motor Insurance Anti-Fraud and Theft Register) - with details of stolen and written off vehicles.
- MIB Services database – history of searches by organisations on claims data
- Claims Underwriters Exchange database – history of insurance claims
- MIB Claims Data – details of insurance claims made against MIB
- No Claims Discount data – history of No claims discount
- Police Help Line data – details of police requests for insurance checks

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
Contact details of requestor	Name, address, e-mail, phone number	Provided by the requestor	For contacting the requestor in regards to the DSR request
If the requestor is a representative of the Data Subject.	Power Of Attorney letter, signed letter of consent or Letter Of Authority	Provided by the requestor	Confirming the ability of the requestor to submit a DSR on behalf of the individual.
Identity Verification Data of the Data Subject	One document to identify the individual. One document to confirm the address. (eg Passport and driving licence)	Provided by the requestor	To verify the identity of the individual making the DSR request.
Personal Data held by MIB, as requested by you	Motor Insurance policy details, vehicle details; insurance claims related data for motor, household and personal injury, including National Insurance Number, Bank details, medical and criminal information; details of Claims submitted to MIB; Police Helpline Data if an insurance check was requested by the Police; No Claims Discount data; MIAFTR data (Motor Insurance Anti-Fraud and Theft Register), with details of stolen and written off vehicles. Search history by representatives of CUE database. Search history by members of the public of MID	The original source of the data was provided by you, industry participants (Insurers), medical experts, other third parties. As part of the DSR process, MIB staff collate the data from the various MIB databases, as required to fulfil the request.	Provided to you as the response to the DSR request.

Please visit our website <https://www.mib.org.uk/privacy-and-cookie-policy/> for the details of how the individual services gather and process your data.



Other parties who will have access to your data

As part of the DSR process, our third-party suppliers will be contacted to identify and report on your personal data that is hosted in databases managed by these parties.

MIB staff, directly involved in responding to your request, will have access to your personal data to collate the response. Please visit our website <https://www.mib.org.uk/privacy-and-cookie-policy/> for the details of how the individual services gather and process your data.

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.

Our Data Retention Periods for the various MIB databases is provided in the relevant privacy notices on our website: <https://www.mib.org.uk/privacy-and-cookie-policy/>.

The data related to the DSR request will be retained for two years.

Transferring your personal information overseas

MIB do not send any DSR request data outside of the UK or EEA, unless this is required in returning you the DSR request content.

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 certain circumstances, you have certain rights under data protection laws with regard to your personal data processed by MIB. 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 Policy, please contact MIB:

Via email at DSAR@mib.org.uk Or write

to:

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

Right of Access to personal data - You have a right to request a copy of the personal data we hold about you. This DSR privacy notice directly relates to the process for complying with such a request.

Right to withdraw consent - You have the right to withdraw consent to processing of your personal data for a DSR request. This will not affect the lawfulness of any processing carried out before you withdraw your consent. Withdrawal of consent for other MIB services will be considered on an individual basis.

Right to Rectification - If you believe the data MIB holds about you is incorrect, you can contact MIB to request for any incomplete or inaccurate data that 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 - 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, 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.

Right to Object to processing - You have a right to object to the processing of your personal data. In some cases, MIB may demonstrate that it has compelling legitimate grounds to process your information which override your rights and freedoms.



Right to restrict processing of your personal data - 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 lodge a complaint

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 DSAR@mib.org.uk and we will do our best to assist.

You also have a right to make a complaint to the supervisory authority in your country of residence or employment or place of the alleged infringement. The Information Commissioner's Office ("ICO") is the UK supervisory authority for data protection issues. You can contact the ICO:

By Telephone: 0303 123 1113 or 01625 545 745

Or write to: Information Commissioner's Office (ICO)
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Or via their website: <https://ico.org.uk/concerns/>