



Legal Insurance Management Ltd (LIM) considers that the correct treatment of **personal data** is integral to our successful operations and to maintaining trust and confidence of the persons we deal with. All **personal data** is obtained and processed in a fair and lawful manner and in accordance with current data protection legislation.

This notice is relevant to anyone who has submitted a claim to LIM, typically under a Legal Expenses or Home Emergency policy.

LIM undertakes the legal responsibility of the **Data Controller** and **Data Processor**, with our Managing Director undertaking the role of **Data Protection Officer**. Should you have any questions about the data that we hold about you, please contact us. Our details are provided below:

1 Hagley Court North
The Waterfront
Brierley Hill
DY5 1XF

Tel: 01384 377000

Email: dataprotection@legalim.co.uk

Our commitment to you

We want you to have confidence in that way that we handle your **personal data**. LIM takes the protection of all **personal data** seriously and is committed to ensuring that your **personal data** is collected and processed in a compliant manner.

We make the following commitment to everyone who we hold **personal data** on:

- Everyone managing and handling **personal data** understands that they are responsible for following good data protection practice.
- Employees who handle **personal data** are appropriately supervised and trained.
- Queries about handling **personal data** are promptly and courteously dealt with by people who know how to handle **personal data**.
- Methods of handling **personal data** are regularly assessed and evaluated.
- Any disclosure of **personal data** will be in compliance with approved procedures.
- We take all necessary steps to ensure that **personal data** is kept secure at all times against unauthorised or unlawful loss or disclosure.
- All suppliers who are users of **personal data** supplied by LIM will be required to confirm that they will abide by the requirements of current data protection legislation with regard to information supplied by us.

What data do we collect?

In order to complete the claims handling process, LIM needs to obtain and process your **personal data**. Should you fail to provide the data, this may mean that we are unable to progress your claim further and may not be able to fulfil our contractual obligations under your insurance policy.

The data that we hold will be obtained directly from you or may be received from any of the following sources:

-  Your completed claim form.
-  Obtaining legal advice under your policy.
-  Verbally over the telephone on submission of a claim.
-  Additional information that you provide to us.
-  Additional information that you provide to our agents.
-  Supporting evidence that you supply on your claim.
-  From the Broker who sold you your policy.
-  From the Financial Ombudsman Service.
-  Using our websites.
-  In writing by post or email, verbally via the telephone or communicating via online channels or one of LIM's websites.

The data that LIM collects may include:

Individual Details

Your name, address (including proof of address), telephone number, email address, gender and date of birth.

Claim Details

Any third party details (including name, address and telephone number), the details of any representative appointed (this could be a solicitor, accountant or contractor)

Financial Details

Your bank or debit or credit card details for the collection of any excess or costs over policy benefits.

Special Category Data

These are categories of data which have additional protection under data protection legislation. The special category data which may be obtained relates to health, criminal convictions, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership or data concerning sex life or sexual orientation.

The above categories of **personal data** are not an exhaustive list and additional **personal data** may be collected from you during the claims handling process, which is necessary to progress your claim.

Your Rights and Consent

LIM will always obtain **consent** for the processing of your **personal data** on a case by case basis, by submitting your details to LIM you are **consenting** to us processing your **personal data**, including explicit **consent** for any **Special Category Data**. It is important to LIM that you are clear on what information we collect and why we collect it and if you have any questions, please contact us to discuss this further.

You can withdraw your **consent** at any point by notifying LIM, however this may impact your claim and our continued handling of it. LIM would also advise that even if you withdrawn **consent** for the processing of your data, this may still be necessary to comply with our legal, contractual or regulatory requirements.

Data protection legislation grants you as the **data subject** certain rights. For your information, we have summarised your rights below:

-  To be informed about what data is held about you and how we process your data.
-  Provide you with a copy of the **personal data** that is held about you.
-  To have any incorrect data held about you rectified.
-  Restricting or objecting to the processing of your data in certain ways.
-  To be forgotten if there is no longer any legal basis for the data to be held.
-  Withdraw **consent** for the processing of your data.

Processing and keeping your data

There are no automated decisions made within the claims handling process.

We use your **personal data** to progress any claim submitted to LIM. LIM has a legitimate purpose for processing your data in this way and ensures that only sufficient information for this purpose is collected. We need to use your **personal data** to complete our obligations under any contract that we have with you.

Legal and Regulatory Obligations

As a Financial Conduct Authority regulated business and operating under contracts of insurance there are certain legal and regulatory obligations that we must meet, which may involve processing your **personal data**, including:

-  Reviewing and responding to complaints.
-  Detecting and preventing crime, such as insurance fraud.
-  To comply with any legal or regulatory obligation that is placed on LIM.

Claims Handling and Service Delivery

To enable us to assess any claim under your policy cover with us and make a decision under your contract, this includes:

-  Managing insurance claims.
-  Appointing claims handling suppliers.
-  Develop service and systems to improve the customer journey for claims administration.

Insurance Underwriting

To examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:

-  Help your insurer to consider whether to accept the relevant risk
-  Make decisions about the provision and administration of insurance and related services for you.
-  Validate your claims history (at any time, including upon application for insurance, in the event a claim, or at a time of renewal).
-  To provide you with other services, including managing and administering the insurance policies you take out through us, and providing assistance with your claims and enquiries.
-  For the purposes of insurance administration by us or our agents and may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our compliance with any regulatory requirements
-  To offer you the opportunity to renew a policy or purchase a replacement policy.
-  To update our records about you.
-  To improve the quality of our service and the efficiency of our website and systems.
-  If prior consent has been received, we may market you with other products which we believe may be of interest to you.

Management information

To analyse insurance and other markets for the purposes of:

-  Portfolio assessment.

-  Risk assessment.
-  Performance reporting.
-  Management reporting.
-  Conducting research and statistical analysis to facilitate our internal customer service monitoring.

Fraud Prevention

To detect and prevent fraudulent claims and/or activities by:

-  Sharing information about you with other organisations e.g. insurers, law enforcement agencies and public bodies including the police. These organisations may access and use this information for the detection investigation of or prevention of crime.
-  The insurer and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 -  Recovering debt.
 -  Checking details on proposals and claims for all types of insurance.
 -  Tracing debtors or beneficiaries, recovering debt, managing your accounts and or insurance policies.
 -  Undertaking fraud searches.

Personal data is only kept for as long as it is necessary and only for the purpose for which it was originally collected. Typically, your **personal data** will only be kept for 6 years following your last contact with us. However there may be occasions where your data is kept for a longer period. Once it is no longer necessary to keep your data it will be securely destroyed.

We may also retain data in an anonymised form for statistical and analytical purposes.

Your **personal data** may also be used to send you information, via SMS messages, through our SMS provider. The SMS provider may process your personal data, and you should refer to its privacy policy for details on how it uses your data, which can be located:

<https://www.intellisoftware.co.uk/company-information/>

Sharing your data

The **personal data** that LIM collects may be shared with the following third parties:

-  Claims Handling Suppliers, such as solicitors or contractors.
-  The company that sold you your policy or the policy provider.
-  Insurers / Reinsurers.
-  Regulatory authorities.
-  Fraud prevention agencies.
-  Legal or crime prevention agencies.
-  Any additional insured or authorised parties who may communicate with us on your behalf, provided that they have your permission.
-  SMS provider.

At no point will your **personal data** be shared with any organisation which is outside of the European Economic Area.

Controlling your data

Should your data need updating, this can also be done at any point by contacting LIM.

You have the right to access any **personal data** that is being kept about you in whatever form. Any person who wishes to exercise this right should make a request to LIM for the information that they

want access too. LIM aims to comply with requests for access to **personal data** as quickly as possible. All requests will be dealt with in line with the timeframes set down by current data protection legislation.

If you would like to raise any concerns about that way that LIM is processing your data, restrict the processing of your **personal data**, any automated decision making, or wish to be forgotten, please contact LIM via email to discuss this request:

dataprotection@legalim.co.uk

If you are unhappy

Should you be dissatisfied with the manner in which LIM is handling your **personal data** you have the right to refer any concerns to the Information Commissioners Office:

England	Scotland	Wales	Northern Ireland
Information Commissioner's Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF	Information Commissioner's Office 45 Melville Street Edinburgh EH3 7HL	Information Commissioner's Office 2 nd Floor Churchill House Churchill Way Cardiff CF10 2HH	Information Commissioner's Office 3 rd Floor 14 Cromac Place Belfast BT7 2JB
Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)	Tel: 0131 244 9001	Tel: 029 2067 8400	Tel: 0303 123 1114 (local rate) or 028 9027 8757 (national rate)
Email: casework@ico.org.uk	Email: scotland@ico.org.uk	Email: wales@ico.org.uk	Email: ni@ico.org.uk