

## **Insurance Claims Privacy Statement**

### **Who will process the information?**

Salford City Council, on behalf of Warrington Borough Council will be processing the information you have provided in accordance with the Data Protection Act 1998. The information will be held and processed for the purpose of handling your claim.

### **How we use your information**

If you make a claim against the Council, we will:

- Ensure that any information provided is handled in accordance with the Data Protection Act 1998
- Only ask for the information needed to process the claim
- Use the information only to process the claim and to safeguard public funds
- Keep your information secure and ensure that where we share information with others such as Salford City Council or our insurers that they also adhere to the Data Protection Act to keep your information safe
- Ensure that your information will not be used for any other purpose including commercial use

If you make a claim against the Council, you agree that:

- You will provide all of the information we need to process your claim
- That we may need to request further information in order to process your claim and that you will provide this
- If we do not have all of the information required the Council may not be able to process your claim
- You consent to your data being shared with our appointed claims handlers and insurers who process claims on our behalf
- Your information may be shared with other Council departments or bodies who are responsible for auditing or administering public funds, in order to prevent and detect fraud
- We may check the information you provide with fraud prevention agencies and databases, including the Claims Underwriting and Exchange Register and the Insurance Fraud Bureau.
- If the Council is liable to meet your claim but you owe money to the Council, we may offer a reduced settlement to offset the amount you owe.
- If you do not accept a reduced settlement in these circumstances, we will issue proceedings to recover the money you owe and the cost of these proceedings from you.
- If you give us false information to make a claim, we may take action against you.

### **Your Rights**

You have the right to request that the Council stops processing your personal data in relation to any council service. However, this may cause delays or prevent us delivering a service to you. Where possible we will seek to comply with your request but we may be required to hold or process information to comply with a legal requirement.

We try to ensure that any information we hold about you is correct. There may be situations where you find the information we hold is no longer accurate. You have the right to have this corrected. If you tell us about incorrect information we hold about you we will then check the accuracy of the information we hold and take any appropriate steps to ensure that the information is accurate.

## **Access to your information & correction**

You have the right to request a copy of the information that we hold about you. If you would like to do so, a written [Subject Access Request](#) must be submitted into the Council.

We will need to confirm your identity before any information can be provided and we may make a small charge for this service.

What you will receive:

- A copy and description of the information held about you
- The reason for which the information is being used
- A list of recipients may be disclosed; and
- An explanation of any codes used

If you have a disability that makes it impossible or unreasonably difficult to make a subject access request in writing, we will make a suitable adjustment for you under the Equality Act 2010, providing we are satisfied about your identity. This may mean treating a verbal request for information as a valid subject access request.

## **Further Advice**

For a copy of the Council's Privacy Policy please see [here](#)

The Information Commissioner's Office (ICO) are the UK's independent body to uphold information rights. For independent advice on your rights under information legislation please contact the ICO via:

**Email:** [mail@ico.gsi.gov.uk](mailto:mail@ico.gsi.gov.uk)

**Telephone:** 01625 545745 or 0303 123 1113 or

**Fax:** 01625 524510

**In writing to:** The Information Commissioner, Wycliffe House, Water Lane, Wilmslow, SK9 5BB.