

Privacy Notice (How we use your information)

Insurance

The Insurance Team arranges the Council's insurances and manages insurance claims made by the public, employees and the Council.

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

- Personal information (such as name, date of birth, address, contact numbers, email address, gender, health, NHS number, passport number, driving licence)
- Characteristics (such as gender and disability)
- Employment information (such as national insurance number, details of employer, salary details, employment dates, sickness records)
- Private vehicle details (registration number, make, model, insurer)
- Records arising out of claims made against the Council's insurance policies
- Medical records and reports
- Financial data (bank or building society account details)
- Social media data

Why we collect and hold this information

We use this personal data in order to:

- Process insurance claims involving the Local Authority
- Underwrite the Council's self insured policies
- Provide information required by the Council's insurers (all of whom have a privacy policy) whether in relation to claims or for underwriting purposes
- Facilitate the prevention, deterrence and detection of fraud committed against the Council or the Council's insurers

The lawful basis on which we use this information

Under Article 6 of the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing this information are:

6(1)(e) We need it to perform a public task.

These legal bases are underpinned by acts of legislation that dictate what actions can and should be taken by local authorities. This includes, but may not be limited to:

- Local Government Act 1972
- Insurance Act 2015

In order to do this work, we also need to collect some special category data. This is personal data that needs more protection because it is sensitive. Under Article 9 of the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing special category information are:

9(2)(f) Legal claims or judicial acts

9(2)(g) Substantial public interest conditions - Insurance

How we store your personal information

Your information is safely stored on Kirklees Council secure network Drives or within a secure claims handling software cloud.

Information relating to Insurance claims is retained in accordance with the relevant retention schedule. Where appropriate, the Council will only retain anonymised data for the purpose of underwriting insurance. It may be necessary to keep data for longer in order to prevent or detect fraud.

Who we may share your information with

We may sometimes share the information we have collected about you where it is necessary, lawful and fair to do so. In each case we will only share the minimum amount of information, only when required.

Insurance information may be shared with

- Council teams, but only those that are relevant to the claim;
- Council insurers;
- Claims handlers appointed by the Council's insurers;
- Claims investigators appointed by the Council's insurers;
- Legal practitioners and experts (e.g. solicitors, barristers, accountants, engineers, medical, occupational);
- Loss adjusters;
- Courts
- Brokers

The information you provide may also be checked with fraud prevention agencies and databases including the Claims Underwriting and Exchange Register and the Insurance Fraud Bureau, in order to prevent and detect fraud.

We do not share personal information about you with anyone else without consent unless the law and our policies allow us to do so.

Your data protection rights

Under data protection law, you have a number of rights, including the right to have your records rectified and the right to ask for access to all the information the Council holds about you. These rights are listed in more detail on [Kirklees Council's data protection rights page](#).

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at Data.protection@kirklees.gov.uk if you wish to make a request.

Further information

If you would like further information about how we manage your data, please see the [Kirklees Council privacy notice](#).

If you would like further information about this privacy notice, please contact insurance.section@kirklees.gov.uk

If you have any worries or questions about how your personal data is handled, please contact the Data Protection Officer at DPO@kirklees.gov.uk or by ringing 01484 221000.

You can also complain to the ICO if you are unhappy with how we have used your data. You can contact the ICO via the ['Contact us' page on their website](#), or by ringing 0303 123 1113.