



1 Privacy Policy

By submitting any information about you and/or others within this website, you and they consent to its use as set out in this Privacy Policy.

This Policy (together with our Terms of Use and Cookies Policy (any other documents referred to on it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting www.MIAFTR.com you are accepting and consenting to the practices described in this policy.

For the purpose of Data Protection legislation, the data controller is Motor Insurers' Bureau of Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT ("us", "our").

1.1 Information we may collect from you

We may collect and process the following data about you:

- **Information you give us.** You may give us information about you by filling in forms on this Website, uploading content to this Website and or by corresponding with us by phone, e-mail or otherwise. This includes, but is not limited to, information you provide when you register to use this Website, participate in discussion boards or other social media functions on this Website (if any), complete a survey, and when you report a problem with this Website. The information you give us may include your name, address, e-mail address and phone number, financial and credit card information, personal description and photograph (if appropriate).
- **Information we collect about you.** With regard to each of your visits to this Website we may automatically collect the following information:
 - technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
 - information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from this Website (including date and time); page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number.
- **Information we receive from other sources.** We may receive information about you if you use any of the other websites we operate or the other services we provide. We also work closely with certain third parties (including, for example, the Driver and Vehicle Licensing Agency



("DVLA"), Driver and Vehicle Agency ("DVA"), insurers, law enforcement bodies, government departments, local authorities and other public or private bodies) and may receive information about you from them.

2 Purpose and legal basis for processing

Users

The MIAFTR database is only accessed by individuals or organisations who have signed up to the MIAFTR Contributor, Recipient or Subscriber Agreements or the Delegated Authorities that act on their behalf. It is a contractual requirement that Users provide their name, email address and Subscriber ID. This small amount of personal data of each User is processed for the purpose of providing them with access to the MIAFTR Database for the permitted purposes listed in the Agreements.

Processing of this limited amount of personal data by the MIB is necessary for the performance of this contract with the User.

The Database

The MIAFTR database was created to hold records of written-off and stolen vehicles, and was designed and developed to help:

- monitor vehicles written off for insurance purposes;
- trace and recover stolen vehicles; and
- Detect fraud.

MIB processes personal data associated with vehicle data uploaded to the MIAFTR database in the pursuit of the above legitimate interests of MIB, the insurance industry and law enforcement bodies. The data is processed:

- For the purpose of underwriting insurance / validating information given by applicants for the Data Contributor's/ Data Subscriber's insurance policies in the normal course of the Data Contributor's/ Data Subscriber's business;
- For the purpose of verifying facts during a claim investigation;
- For law enforcement purposes if the Data Contributor/ Data Subscriber is a law enforcement body;
- For activities relating to the provision or administration of motor insurance policies
- The provision of motor vehicle condition history checks (commonly known as "vehicle provenance checks") to trade and general public consumers; and for the Data Recipient's internal management information purposes.

3 How will we use your personal data?

The information you supply or we collect about you may also be used by us and our agents for the purposes of claims administration, crime prevention and prosecution of offenders, research, the provision of vehicle condition history checks, management information, staff training, providing financial services / guidance, public relations and or debt administration and recovery.

We will also use information held about you in the following ways:

- **Information you give to us.** We will use this information:
 - to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us;
 - to provide you with information about other goods and services we offer that are similar to those that you have already enquired about;
 - to notify you about changes to our service;
 - to ensure that content from this Website is presented in the most effective manner for you and for your computer.

- **Information we collect about you.** We will use this information:
 - to administer this Website and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
 - to improve this Website to ensure that content is presented in the most effective manner for you and for your computer;
 - to allow you to participate in interactive features of our service, when you choose to do so;
 - as part of our efforts to keep this Website safe and secure;
 - to make suggestions and recommendations to you and other users of this Website about goods or services that may interest you or them.

- **Information we receive from other sources.** We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

4 Who else will have access to your data?

We may share your personal information with any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006 (“Group”).

We may share your information with selected third parties including:

- the DVLA and DVA;
- law enforcement bodies, government departments, local authorities and other public or private bodies, where we are obliged or permitted by law to do so. This includes disclosure to third party managed databases of insurance claims used to help prevent fraud, and regulatory bodies for the purposes of monitoring and/or enforcing MIB's compliance with any regulatory rules/codes;
- business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you;
- analytics and search engine providers that assist us in the improvement and optimisation of this Website;
- a third party we are under a duty to disclose or share your personal data with in order to comply with any legal obligation, or in order to enforce or apply our Terms Of Use and other agreements; or to protect the rights, property, or safety of MIB, its Group, our members or others. This includes exchanging information with other companies and organisations for the purposes of fraud prevention, detection and protection.

5 Will we transfer data overseas?

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff may be engaged in, among other things, the provision of services on your behalf, the processing of your details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to this Website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

6 Data Retention Period

MIAFTR records are held indefinitely on the database however personal data is removed from the database 6 years after the date of closure.

7 Your rights

This website may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that



these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

You have certain rights with regard to your personal data processed by MIB, and these are described in this paragraph.

Our contact details for exercising any rights are Risk & Compliance Officer Dept 3, MIB, Linford Wood House, 6-12 Capital Drive, Milton Keynes, MK14 6XT, or dataprotection@mib.org.uk. We will usually ask you to provide evidence of your identity.

7.1 Right of access

You have a right to access your personal data that we hold on our database about you, and this can be done by making a Data Subject Access Request (DSAR).

You can access the Subject Access Request Form on the MIB website (www.mib.org.uk).

7.2 Right of rectification

If you believe the data we hold about you is incorrect, you have a right to have this corrected.

7.3 Right to erasure

With limited exceptions you have the right to request the deletion of personal data we hold about you. We will consider every request for erasure on its merits.

7.4 Right to restrict processing

You have a right to request us to restrict the processing of your personal data held on our database for the period it takes us to rectify any inaccurate data about you. This right can also be used to prevent the MIB from deleting your data at the end of the retention period in the unlikely event that you need it to establish, exercise or defend a legal claim.

8 Changes to Privacy Policy

Any changes we may make to our Privacy Policy in the future will be posted on this page. Please check back frequently to see any updates or changes to our Privacy Policy.

9 Data Protection Officer

Questions, comments and requests regarding this Privacy Policy are welcomed and should be addressed to the Data Protection Officer (Chief Risk Officer), MIB, Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT or email at GDPREnquiries@mib.org.uk.

10 Complaints Process

If you have any complaints about how the MIB handles your personal data, please contact us by telephone on 0345 1652803 (Freephone), or by email at dataprotection@mib.org.uk and we will do our best to assist.

If, after we have given you our final response, you are still dissatisfied you have a right to lodge a complaint with:

Information Commissioner's Office:

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Tel: 0303 123 1113 or 01625 545 745

<https://ico.org.uk/concerns/>

The ICO currently recommends that you contact them within 3 months of your last contact with us.