

Witnesses to an incident or other individuals who provide us with information in relation to an incident

If you make a claim, or are intending to make a prospective claim, either against a party who has an insurance policy with us or you wish to make a claim under an insurance policy under which you are a beneficiary, this section will be relevant to you and sets out our uses of your personal information.

What personal information will we collect?

- > Your name, address, date of birth and gender.
- > Contact information, including previous contact information, such as your telephone numbers and email addresses.
- > Information relevant to the incident that you have witnessed.
- > Information which we have gathered from publicly available sources such as internet search engines like Google, Companies House, Government department websites and social media sites, including Facebook, YouTube and LinkedIn. We will ensure that any such data is used for a justifiable purpose and is, where possible, accurate and up to date.

What special category/sensitive personal information will we collect?

We do not routinely process special category/sensitive personal information of witnesses. However, we may do so if it is relevant to the incident that you have witnessed (for example, if you have a health condition which may affect your witness statement).

How will we collect your information?

As well as obtaining information directly from you, we will collect information from:

- > Third parties involved in the incident you witnessed (such as intermediaries, sub-brokers, other insurers, claimants, defendants, other witnesses or other individuals who provide us with information in relation to the incident).
- > Other third parties who provide a service in relation to the incident you witnessed such as loss adjusters, claims handlers, lawyers, professional experts and other service providers.
- > Other companies within the QBE Group.

Privacy policy

What will we use your personal information for?

As outlined in section 3, the 'legal grounds' we will rely on when we process your 'personal information' and/or 'special category/sensitive personal information' are as follows:

Purpose for processing	Legal grounds for using your personal information	Legal grounds for using your special category/sensitive personal information, as applicable to the circumstances.
Handling and paying claims.	<ul style="list-style-type: none"> > Legal or regulatory obligation > Legitimate interests 	<ul style="list-style-type: none"> > Legal rights > Consent
Managing our business operations such as maintaining accounting records, analysis of financial results, internal audit requirements, receiving professional advice (e.g. tax or legal advice). For business processes and activities including analysis, review, planning and business transactions.	<ul style="list-style-type: none"> > Legal or regulatory obligation > Legitimate interests 	<ul style="list-style-type: none"> > Consent
Complying with our legal or regulatory obligations.	<ul style="list-style-type: none"> > Legal or regulatory obligation 	<ul style="list-style-type: none"> > Insurance purposes > Legal rights
Prevention and detection of and investigating and prosecuting fraud and sanctions checking. This might include sharing your personal information with third parties such as the police, and other insurance and financial services providers and insurance industry databases.	<ul style="list-style-type: none"> > Legal or regulatory obligation > Legitimate interests 	<ul style="list-style-type: none"> > Preventing or detecting unlawful acts > Legal rights > Consent
Providing improved quality, training and security (for example, with respect to recorded or monitored phone calls to our contact numbers).	<ul style="list-style-type: none"> > Legitimate interests 	<ul style="list-style-type: none"> > Consent
Investigating or detecting the unauthorised use of our systems, to secure our systems and to ensure the effective operation of our systems).	<ul style="list-style-type: none"> > Legitimate interests 	<ul style="list-style-type: none"> > Preventing or detecting unlawful acts > Legal rights > Consent
Transferring or selling all or part of our business or re-organising our company structure.	<ul style="list-style-type: none"> > Legal or regulatory obligation > Legitimate interests 	<ul style="list-style-type: none"> > If we are selling the entity which processes your data then the same lawful bases for processing the data will apply as above (the 'controller' will remain the same). > If we transfer only part of our business to a new owner which is not part of the QBE Group, including your insurance policy, we will only transfer your special category data for the following legal grounds: <ul style="list-style-type: none"> • Consent • Legal rights

Privacy policy

Who will we share your personal information with?

We will keep your personal information confidential and we will only share it where necessary for the purposes set out above with the following parties.

- > Other QBE Group companies for our general administration purposes or for the prevention and detection of fraud.
- > Our insurance partners such as intermediaries, sub-brokers, Coverholders, (re)insurers or other companies who act as (re)insurance distributors.
- > Third parties who assist in the administration of the insurance policy or claim. These include loss adjusters, claims handlers, surveyors, risk managers, valuers, accountants, auditors, banks, lawyers and other experts including medical experts.
- > Other insurers (e.g. where another insurer is also involved in the claim which relates to the incident you witnessed).
- > Other insurers who provide our own insurance (reinsurers) and companies who arrange such reinsurance.
- > Fraud detection agencies (including the Insurance Fraud Bureau (www.insurancefraudbureau.org) and other third parties who operate and maintain fraud detection registers.
- > Private investigators/investigative firms and third parties, such as The Cotswold Group, we ask to look into claims on our behalf in relation to suspected fraud.
- > Our regulators including the Financial Conduct Authority and the Prudential Regulation Authority.
- > The police and other third parties or law enforcement agencies where reasonably necessary for the prevention or detection of crime.
- > Our third-party service providers such as IT suppliers, actuaries, auditors, lawyers, marketing agencies, document management providers, management consultancies, outsourced business process management providers, our subcontractors and tax advisers.
- > Selected third parties in connection with any sale, transfer or disposal of our business.

We work in partnership with the Motor Insurers' Bureau (MIB) and associated not-for-profit companies who provide several services on behalf of the insurance industry. At every stage of your insurance journey, the MIB will be processing your personal information and more details about this can be found via their website: mib.org.uk. Set out below are brief details of the sorts of activity the MIB undertake:

- > Checking your driving licence number against the DVLA driver database to obtain driving licence data (including driving conviction data) to help calculate your insurance quote and prevent fraud
- > Checking your 'No Claims Bonus' entitlement and claims history
- > Prevent, detect and investigate fraud and other crime, including, by carrying out fraud checks
- > Maintaining databases of:
 - Insured vehicles (Motor Insurance Policy Database or Motor Insurance Database/MID)
 - Vehicles which are stolen or not legally permitted on the road (Vehicle Salvage & Theft Data or MIAFTR)
 - Motor, personal injury and home claims (CUE)
 - Employers' Liability Insurance Policies (Employers' Liability Database)
- > Managing insurance claims relating to untraced and uninsured drivers in the UK and abroad
- > Working with law enforcement to prevent uninsured vehicles being used on the roads
- > Supporting insurance claims processes

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