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Insurance Section  
Town Hall  
Victoria Square  
St Helens  
Merseyside  
WA10 1HP

## Privacy Notice – Insurance Claims

### Who controls your personal information?

This notice is to tell you how St Helens Borough Council, as data controller will deal with your personal information, in relation to insurance claims. This notice is important and should be read by the person making the claim, or their representative if applicable, (in this notice referred to as “you”, “the claimant” or “the data subject”).

St Helens Borough Council has adopted the lawful basis for the purposes of processing insurance claims, to be a legitimate interest.

In the case of insurance claims, the legitimate interest relates to both in the interest of the claimant to process the claim and to St Helens Borough Council to ascertain all the facts pertaining to the insurance claim, to determine liability or otherwise and to establish a defence to any potential legal claim arising.

Data submitted and retained for the purposes of insurance claims for these legitimate interests balance the rights of the claimant and St Helens Borough Council.

Article 6(1) (F) of the General Data Protection Regulation (G.D.P.R.) states that data can be processed where such *“processing is necessary for the purposes of the legitimate interest pursued by the controller or by a third party except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child”*.

For insurance claims where the claimant is under 16 years of age, the claimant’s parent or legal guardian must act on their behalf as the claimant’s nominated litigant friend. As litigant friend there is a duty is to protect the rights and interests of the claimant.

### What personal information we collect about you?

St Helens Borough Council will only collect the personal information that we require to process your insurance claim. The type of personal information we collect includes basic personal information (i.e. name, address, National Insurance number and date of birth), and may include confidential medical information. Where you have requested other individuals be included in the arrangement, personal information about those individuals will also be retained for the purpose of processing your insurance claim.

### Who will your personal information be shared with and how long will it be retained?

The data you provide will be processed in connection with your insurance claim against St Helens Borough Council and for this this purpose will be shared with the Council’s insurers and legal advisors to facilitate standard claims handling. DPA 2018 Schedule 2 – Para 5(3).

St Helens Borough Council will not share your personal data, in relation to insurance claims, outside of the E.U.

St Helens Borough Council is under a duty to protect the public funds it administers and therefore may use the data you provide in connection with this claim, for the prevention and detection of fraud. Subsequently St Helens Borough Council may also share your data with regulatory bodies responsible for auditing or administering public funds and may be required to share your information with the police.

For this reason and for reasons which may arise as a result of insurance claim disputes, your personal data will be retained for 7 years following the closure of your claim.

**If you want to know more.**

Whenever we process data for these purposes we will ensure that we always keep your Personal Data rights in high regard and take account of these rights.

Under the General Data Protection Regulations, (G.D.P.R.) you have:

- The right to be informed
- The right to access
- The right to rectification
- The right to erasure
- The right to restrict processing
- The right to data portability
- Rights in relation to automated decision making and profiling
- The right to object

If you would like to know more about these rights or you wish to raise a query with regards to how St Helens Borough Council manages the processing of your data, please contact our Data Protection Officer at [dataprotection@sthelens.gov.uk](mailto:dataprotection@sthelens.gov.uk) or by telephoning 01744 676789.

A copy of this Privacy Notice is also available on St Helens Borough Council's website. Please visit <https://www.sthelens.gov.uk/a-to-z?letter=>

**Complaints.**

If you wish to object to the outlined legitimate interests, or wish to complain with regards to how St Helens Borough Council processes your personal data, you should do so by contacting the Information Commissioner's Office by post – Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, by telephone – 0303 123 1113, or online - <https://ico.org.uk>