

# MAPS Legal Assistance - Privacy Policy

We value your privacy and want to be clear about the information we collect, how we use it and your rights. We want you to be confident that we will keep this information secure and use it both lawfully and ethically, at all times respecting your privacy. We have never and will never sell it to third parties.

MAPS Legal Assistance is a trading name of Motor Accident Protection Services Limited, registered in England at Imperial Court, 2 Exchange Quay, Manchester M5 3EB. Company Number: 3105784. ICO Registration Number: Z6840753.

We act as a data controller (make decisions) for your personal data that we collect and a data processor (process your data) or data controller for any of your data shared with us by a third party.

## What information do we collect?

Information which can be used to identify a living person is known as personal data or personal information. We may need to collect, use, store, and transfer the following types of personal data:

- A) Basic:** such as name, title, address, telephone number, email address, vehicle registration and date of birth
- B) Insurance:** such as claims and policy administration history
- C) Sensitive:** such as health information including medical reports and records
- D) Third Party:** information we collect from third parties relating to a policy or claim

## When do we collect it?

We might collect your personal data when:

- ▶ An insurance policy, administered by us, is issued by your insurer/insurance broker
- ▶ A claim is reported to us by you or someone acting on your or our behalf
- ▶ You call or write to us
- ▶ We audit or investigate a claim being handled by a third party
- ▶ We receive a complaint from you
- ▶ You apply for a job or are employed by us
- ▶ You visit our website

We will not process the data of children under 18 years unless we have consent from a parent or legal guardian acting as their litigation friend in connection with a claim.

Our website uses Google Analytics to gather statistical information which may include your IP address and cookies to provide you with a faster and easier experience. More information re cookies at [www.aboutcookies.org.uk](http://www.aboutcookies.org.uk).

## How we use the information

We will only process your personal data if we have legal basis to do so such as:

- ▶ **Performance of a contract**  
So we can prepare or fulfil a contract with you.
- ▶ **Insurance purpose**  
To enable us to arrange, administer or process claims in respect of an insurance policy.
- ▶ **Legitimate interests**  
When we consider it is in our legitimate business interests or those of others and your interests and fundamental rights are not overridden.
- ▶ **Legal or regulatory obligation**  
So we can comply with a legal and regulatory obligation.
- ▶ **Consent**  
When we have your consent.

## **The legal basis for us to process your information**

<b>Data Use</b>	<b>Data Type</b>	<b>Legal Basis</b>
To provide a quote or arrange your insurance policy	A) Basic B) Insurance D) Third party	Performance of a contract - to provide an insurance policy Insurance purpose - to arrange an insurance policy
To administer your policy and/or handle claims on your behalf including use of our website	A) Basic B) Insurance C) Sensitive D) Third party	Performance of a contract - to provide an insurance policy or claim handling service Insurance purpose - to administer an insurance policy Legitimate interests - to administer a policy and/or handle claims Consent - where prior informed consent has been given
To handle and resolve complaints	A) Basic C) Sensitive D) Third party	Performance of a contract - to provide an insurance policy Legitimate interests - to resolve a complaint and to establish, exercise or defend a legal claim against us
To detect and prevent crime	A) Basic B) Insurance C) Sensitive	Legitimate interests - to detect and report fraudulent claims Legal or regulatory obligation - to fulfil our legal and regulatory obligations
Verify your identity when you contact us or apply for a job	A) Basic	Performance of a contract - to provide a product or service or in our role as employer Legal or regulatory obligation - to fulfil our legal and regulatory obligations
Obtaining customer feedback and monitoring telephone calls	A) Basic	Legitimate interests - to understand our business, customer needs and improve our service and the training of staff
To obtain payment of invoices	A) Basic	Performance of a contract - to recover money owed to us under a contract Legitimate interests - to recover business debts

## **Who do we share your information with?**

We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf. These include:

- ▶ Insurance Companies/Underwriters
- ▶ Insurance Brokers/Agents/Intermediaries
- ▶ Third Party Claim Handlers
- ▶ Vehicle Hire/Repair Companies
- ▶ Vehicle Engineers
- ▶ Medical Service Providers
- ▶ Fraud Detection Agencies
- ▶ Loss Adjusters or Loss Assessors
- ▶ Solicitors/Legal Providers
- ▶ External Auditors
- ▶ Regulatory Authorities

We may also disclose your personal information:

- ▶ To other organisations as may be required by law
- ▶ If we are acquired by a third party and personal data is one of the transferred assets
- ▶ In order to enforce or apply our terms of business and other agreements; or to protect the rights, property, or safety of us, our customers, or others
- ▶ IT companies who support our website and other electronic systems

## **How we protect your information**

We have appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed.

We also enter into contractual agreements with service providers with which we may need to share your personal information, which require them to protect your personal information. We will not disclose your personal or sensitive information for any purpose other than the purpose for which it was collected.

## **How long will we keep your personal information?**

The length of time we keep your personal data depends on what it is and whether we have an ongoing business need to retain it (for example, to provide you with a service you've requested or to comply with legal or regulatory requirements).

We shall retain your personal data for as long as we have a relationship with you and for a period of time afterwards where we have an ongoing business need to retain it, in accordance with our data retention policies and practices. Following that period, it will be deleted or anonymised.

## **Where your personal data may be processed**

We may transfer your personal data to destinations outside the European Economic Area ('EEA'). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely, and in accordance with this privacy policy and Data Protection legislation.

## **Your rights**

Under certain circumstances you have the right to:

- ▶ **Information** - know what personal data we may have about you and why
- ▶ **Access** - see a copy of the personal information we hold about you - subject access request
- ▶ **Accuracy** - have any inaccurate or misleading data corrected or deleted
- ▶ **Deletion** - request we delete certain information we have about you
- ▶ **Restriction** - restrict the way we process and disclose your information
- ▶ **Objection** - object to your personal data being processed for a legitimate interest
- ▶ **Withdraw** - your consent at any time when we process your data on this legal basis

If you wish to complain about how we have handled your personal data, you can contact our Compliance Officer who will investigate the matter. If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner's Office (ICO). For more information please go to [www.ico.org.uk](http://www.ico.org.uk).

## **How to contact us**

If you have any questions regarding your rights, this privacy policy, or you wish to make a subject access request or complaint, please write to our Compliance Officer by email: [compliance@mapslegal.co.uk](mailto:compliance@mapslegal.co.uk) or post to: Motor Accident Protection Services Limited, Imperial Court, 2 Exchange Quay, Manchester M5 3EB

We may not always be able to comply with your request. This may be due to us requiring that data to fulfil our legal or regulatory duties or where there is a minimum statutory period for which we have to keep your information. If we are unable honour your request we will let you know our reasons. We may need information from you to help us confirm your identity before responding to your request.

## **Updates to this policy**

This privacy policy may be revised from time to time. Any updated versions will be available at [mapslegal.co.uk/privacy](http://mapslegal.co.uk/privacy)

Effective Date: 25<sup>th</sup> May 2018