Insurance Claims Privacy Notice

This privacy notice tells you how East Hertfordshire District Council uses claimant personal information for the purposes of an insurance claim, enquiry or associated enquiries including investigation with other council services, and also the prevention and detection of fraud.

The type of personal information we collect

We may collect and process the following information:

Property damage claims – ie damage sustained to a person's residence, vehicle, clothing etc

These would usually be received direct from a claimant and would include name, address, contact information (email address and / or telephone number) and, if we were to pay compensation, we would also request bank details.

Personal Injury (PI) claims

All PI claims are handled by our insurer. Some are submitted directly to them, but we may receive PI claims that we then need to pass on to our insurer. If these are received from the claimant, they would include the information above but may also include medical reports and / or photos of injuries. PI claims may also be received from representatives of a claimant, i.e. solicitors, on a Claim Notification Form that also includes further information, e.g. NI number, date of birth (we would then pass this document on to our insurer).

How we get the personal information and why we have it

Most personal information we process is obtained from a claimant, however, we may receive information from their representatives or from our insurer.

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

(c) We have a legal obligation.

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

The council is under a duty to protect the public funds it administers and will share information about insurance claimants with insurance companies and bodies responsible for auditing or administering funds, and law enforcement bodies if necessary. Insurers may also check claimant data against counter fraud systems, publicly available and third party resources and insurance industry fraud tools and law enforcement bodies.

Where data is passed outside of the council, e.g. to our insurance company for the purposes of considering a claim, that company will inform the claimant how their personal information will be used.

Please note that this notice will not be sent directly to claimants represented by a solicitor, loss adjuster or insurer etc. We expect that the representative notifies their client / insured.

International data transfers

The council does not share information with countries outside of the UK without ensuring that sufficient safeguards are in place that are equivalent to the UK Data Protection legislation or the UK GDPR. For this purpose, we do not share claimant data internationally.

Automated decision making

There are restrictions on automated decisions based solely on automated means without any human involvement, including restrictions on profiling. It is not anticipated that claimant data will be subject to automated decision making or profiling for this purpose, however, any queries about this should be directed to the council's Data Protection Officer using 'Our contact details' below.

How we store personal information

Please see the [Corporate Privacy Notice]

How long we keep information

Please see the [Retention Schedule]

Data protection rights

Please see the Corporate Privacy Notice

Our contact details

Please see the Corporate Privacy Notice

How to complain

Please see the Data Protection Page on our website.

Date: August 2026