

Fair Obtaining Notice and informed consent for provision of data

Please take a few minutes to read this document carefully as it contains important information relating to the details that you will give / have given us.

We are required to send you this information to comply with the General Data Protection Regulations and Data Protection Act 2018. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent claims.

The Council is a subscriber to the Claims & Underwriting Exchange (CUE). The CUE system is an insurance industry shared database of insurance claims that helps compensators and insurers identify non-disclosure, concurrent claims activity and prevent fraud.

HOW WE WILL USE YOUR DATA

- Management information purposes i.e. to analyse data for the purposes of:
- portfolio assessment;
- risk assessment:
- performance reporting;
- management reporting;
- Anti- fraud purposes i.e. to detect and prevent fraudulent claims and/or activities by:
- sharing information about you with other organisations and public bodies including the police;
- undertaking fraud searches. The Council passes information to the Claims Underwriting and Exchange Register and where appropriate the Motor Insurance Anti-Fraud and Theft Register administered by the Motor Insurance Bureau (MIB). This helps the Council check information and prevent fraudulent claims. When we deal with your claim we may search these registers.
- Compliance with legal obligations and responsibilities:
- Claims management In the event of a claim we may need to disclose information
 with any other party involved in that claim such as third parties involved in the incident,
 their insurer, solicitor or representative and medical teams, the police or other
 investigators. We also may have to investigate your claims and conviction history;
- Motor Insurance Database Information relating to your insurance claim may be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:
- Electronic Licensing
- Continuous Insurance Enforcement:

- Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at www.askmid.com;

• Complaints management - If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal information, to the relevant ombudsman.

HOW YOUR DATA WILL BE PROCESSED?

Information which is supplied to CUE can include details such as your name, address and date of birth together with details of any injury arising from a claim.

Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.



Housing Claim Form

Please complete this form fully. If you do not provide us with sufficient information this will result in a delay to your claim being investigated.

1) Your details:
Title:
Forename:
Surname:
Contact telephone number
Email Address:
Date of Birth:
National Insurance Number:
Full address:
Post Code:

2) Incident details:
Incident date:
Time of incident (24hr clock):
Please describe the incident below. We require as much information as possible about the incident and its location to properly assess your claim. Please describe what happened, where it happened and Include details of what you did once you became aware of the incident. Where applicable, please provide a sketch of where the incident occurred. If possible, please provide photographs of the damage caused

etch or plan	of incident sit	t e		

3) Liability
Please provide your reasons as to why you feel the Council are to blame for this incident.
If you have any references for previous contact about this issue before the incident occurred please provide any dates or references for this to assist us in investigating with your claim.
References:

4) Property Damage

Do you have contents insurance? Y/N

If so, have you notified your insurer of this incident? Y/N
If the answer is yes to the above, then please provide the following
Insurer name:
Policy number:
Insurer contact details:
We carry out an investigation into all claims and make our decision based on legal liability, which can take some time while we make our enquiries. If you do have contents insurance it may be in your interests to use your coverage, as it may assist you to resolve the matter quickly, if your case requires urgent action. Most insurers may offer you new items for your damaged possessions where as, in the event of a successful claim, we are obliged to put you back in the financial position you were in prior to the incident. To this end we will apply wear and tear deductions to the majority of offers that may be made as a result of this process.
5) Claim Details
In any claim, it is the claimant's responsibility to prove their loss. With this in mind, please detail the damage you are claiming for. You will need to supply any photographs you have of the damaged items you are claiming for, along with any original receipts you have for the items claimed. If you do not have receipts, please state when the items were purchased, where from and for how much. If the damaged items can be repaired or professionally cleaned, please provide the estimate. Receipts and photos can be emailed with this form to insurance@rbkc.gov.uk



6) Statement of truth

I am the claimant. I believe the facts stated on this form are true.
Signature:
Date:
Or
I believe the facts stated on this form are true. I am duly authorised by the claimant to sign this statement:
Signature:
Date:
I have read and understand the Fair Processing Notice and authorise the Council to carry out any necessary enquiries to verify the information I have provided.
I consent to my information being passed to third parties and other government departments expressly for the purposes of administering my claim only and not for marketing purposes. I understand that by not granting permission the Royal Borough of Kensington and Chelsea will not be able to process my claim.
I will notify the Council immediately if there are any changes to the above information.