



Privacy Notice

(also known as a "Fair Processing Notice")

Magna Accident Services Ltd (MAS)

Eco One, Highcliffe Business Park, The Cliff, Ingham, Lincoln, LN1 2WE

Telephone: 01428 787 148 | Email: enq@magna-accident.co.uk

1. Introduction

Magna Accident Services Limited ("Magna Accident Services", "MAS", "we", "us" or "our") is committed to protecting your personal information and respecting your privacy. This Privacy Notice explains how we collect, use, share and protect personal information when you engage with our products or services, including through our website or other electronic applications.

Magna Accident Services Limited is a company registered in England and Wales under company registration number 6700221. Our registered office is Eco One, Highcliffe Business Park, The Cliff, Ingham, Lincoln, LN1 2WE.

For the purposes of applicable data protection legislation, Magna Accident Services Limited is the data controller for the personal information we process, unless we tell you otherwise.

2. How will we use the information you give us?

We will use your personal information where necessary to manage and handle your motor claim and, where applicable, to provide you with a temporary replacement hire vehicle. This may also include providing other services relating to your motor claim.

Depending on the circumstances, we may use your information to arrange and administer insurance or hire services, assess and manage claims, manage vehicle repairs, recovery or other services, communicate with you and other parties involved in your claim, process payments and invoices, investigate and prevent fraud, and comply with our legal and regulatory obligations.

3. What information may we collect?

The information we collect will depend on the services we provide and the circumstances of your claim. It may include:

- names, addresses and contact details;
- claim and accident information;
- driving licence and proof of identity information;
- driving history and other information relating to driving;
- vehicle information;

- CCTV, dashcam and other photographic or video evidence;
- witness statements and information supplied by witnesses;
- insurance policy and insurer information;
- location and other driving or vehicle data where relevant to vehicle tracking, security, recovery or monitoring;
- bank details, payment card information and relevant credit or payment information;
- information relating to health, disability or other special category data where this is necessary and lawful; and information relating to criminal convictions or offences where this is necessary and lawful.

4. Special category data and criminal offence information

We may need to collect and process special category personal data, such as information relating to health or disability, where this is necessary to manage your claim, provide services, make reasonable adjustments or otherwise provide appropriate support.

Special category data is subject to additional legal protections. We will only process it where we have a lawful basis under applicable data protection legislation and an applicable condition permitting the processing of special category data.

We may also process information relating to criminal convictions or offences, including where necessary for fraud prevention and detection, legal claims, insurance-related activities or compliance with legal and regulatory requirements. Such information will only be processed where permitted by applicable data protection legislation and where any additional requirements for this type of information are satisfied.

Where you provide information about a vulnerability, we will treat that information with appropriate care and confidentiality. Vulnerability information is not necessarily special category data, although some information relating to a vulnerability may fall within a special category.

5. Lawful bases for processing

We will only process your personal information where we have an appropriate lawful basis. Depending on the circumstances, this may include:

- Performance of a contract – where processing is necessary to provide services to you or to take steps at your request before entering into a contract.
- Legal obligation – where processing is necessary for us to comply with a legal or regulatory requirement.
- Legitimate interests – where processing is necessary for our legitimate interests, or those of a third party, provided that those interests are not overridden by your rights and interests.
- Consent – where you have freely given consent for a specific purpose and where consent is the appropriate lawful basis. Where consent is relied upon, you may withdraw it, although this will not affect processing already carried out lawfully before withdrawal.
- Legal claims – where processing is necessary for the establishment, exercise or defence of legal claims, where permitted by applicable legislation.

Where special category data is processed, we will also rely on an applicable additional condition under data protection legislation. Where criminal offence data is processed, we will comply with the additional requirements that apply to that information.

6. Processing purposes and lawful bases

Purpose of processing	Types of personal data	Typical lawful basis
Motor claims, accident information and insurance	Names, addresses, claim information, driving licence, proof of identity, driving history, CCTV/dashcam evidence, witness statements, vehicle information	Performance of a contract; legitimate interests
Legal and regulatory compliance	Identity, claim, driving, insurance and other information relevant to the applicable requirement	Legal obligation; legitimate interests
Health and other special category information	Health, disability and other special category information where relevant	Relevant Article 6 lawful basis plus an applicable special category condition
Criminal convictions or offences	Information relating to convictions or offences where relevant	Relevant Article 6 lawful basis plus applicable legal requirements
Vehicle tracking, security, recovery and monitoring	Location and other relevant driving or vehicle data	Legitimate interests; performance of a contract where applicable
Business operations and administration	Names, addresses, claim information, proof of identity, driving information, CCTV/dashcam evidence and witness statements	Legitimate interests; legal obligation where applicable
Payments and debts	Name, address, bank details, payment information and relevant credit information	Performance of a contract; legitimate interests; legal obligation where applicable

7. Security of your information

The security and confidentiality of your information is extremely important to us. We have appropriate organisational and technical safeguards in place to protect personal information against unauthorised access, loss, misuse, alteration or disclosure.

Information may be shared with other parties involved in the management of a motor claim or the provision of related services where we have a lawful basis for doing so. Access to information is restricted to those who need it for legitimate business, contractual, legal or regulatory purposes.

Personal information received by MAS is stored securely and confidentially within our Customer Relationship Management (CRM) system and secure IT environment. We maintain procedures designed to protect both digital and physical information.

8. Identity verification

As part of our standard processes for arranging insurance cover and managing claims, we may use third-party identity verification services to validate the identity of clients, drivers and other individuals associated with a claim.

These checks may be carried out for service provision, insurance indemnity, fraud prevention and detection, anti-money laundering compliance, and the protection of our assets. Depending on the provider and type of check, an identity verification check may result in a soft search being recorded on an individual's credit or identity file. A soft search does not normally affect the individual's credit rating.

We may share relevant personal information with approved identity verification providers where we have a lawful basis to do so. If an alternative method of verification is reasonably practicable, we may consider it. However, where verification is necessary to meet legal or regulatory requirements, insurer requirements, fraud prevention requirements or other legitimate requirements, we may be unable to provide a service if adequate verification cannot be completed.

9. Who will we share your data with?

To provide our services and manage claims, we may share relevant personal information with external organisations. These may include, but are not limited to:

- engineers and vehicle assessors;
- insurers and insurance brokers;
- motor repairers;
- salvage and recovery providers;
- legal firms and claims-related service providers;
- finance providers, debt recovery agents and payment service providers;
- fraud prevention agencies and databases;
- regulatory bodies and authorities;
- legal, compliance and professional advisers; and
- other service providers where sharing is necessary for the management of a claim or provision of related services.

Where we use a third party to process personal information on our behalf, we will take appropriate steps to ensure that the information is handled in accordance with applicable data protection requirements.

10. How long will we keep your information?

We will only collect information that is necessary for the purposes for which it is processed and will retain it for no longer than is necessary, taking into account our legal, regulatory, contractual, accounting, insurance and business requirements.

Our retention periods may vary depending on the type of information and the circumstances of the claim. We maintain a data retention policy and review retention periods periodically. Where information is no longer required, it will be securely deleted or otherwise disposed of in accordance with our procedures.

Type of data	Reason for retention	Retention approach
Motor claims, accident information and personal injury information	Claims management, records, statistics and legal/regulatory requirements	Retained in accordance with applicable legal, regulatory and business requirements
Insurance policies and related records	Insurer requirements, future claims and complaints	Retained in accordance with applicable legal, regulatory and insurer requirements

11. Payments and credit checks

We may need to use your information to process payments and administer financial matters relating to your claim or services, including VAT information where applicable.

Where necessary and lawful, this may include credit checks or other checks relating to payment, credit or debt management.

When collecting bank information or processing card transactions, additional security measures are used to protect the information received. Where card transactions are processed by telephone, our telephone recording systems are disabled for the relevant payment process.

Magna Accident Services will not store your full card payment details and will not ask you to send card payment details to us in writing.

12. International transfers

Where we need to transfer personal information outside the UK, we will only do so where the transfer is permitted under applicable data protection legislation and appropriate safeguards are in place.

Depending on the destination and circumstances, this may include a transfer to a country recognised as providing an adequate level of protection or the use of another lawful transfer mechanism and appropriate safeguards. Further information about relevant safeguards can be requested from us using the contact details at the beginning of this notice.

13. Your privacy rights

Subject to applicable legal conditions and exemptions, you may have the following rights in relation to your personal information:

- The right to ask us for access to personal information we hold about you.
- The right to ask us to correct inaccurate or incomplete information.
- The right to ask us to erase personal information in certain circumstances.
- The right to ask us to restrict processing in certain circumstances.
- The right to object to processing where the relevant legal conditions apply, including certain processing based on legitimate interests.
- The right to data portability in certain circumstances where the relevant legal conditions apply.
- The right to withdraw consent where we rely on consent as our lawful basis for processing.

These rights are not absolute and may be subject to legal exemptions or conditions. For example, we may need to retain or continue processing information where this is necessary to comply with a legal obligation or to establish, exercise or defend a legal claim.

14. Automated decision-making and artificial intelligence

You may have rights in relation to solely automated decision-making, including profiling, where a decision has legal effects or similarly significant effects on you and the relevant legal conditions apply.

MAS does not intend to make decisions about individuals using solely automated processing where those decisions produce legal or similarly significant effects, unless permitted by applicable law and subject to any required safeguards. We may use software, technology or artificial intelligence tools for administrative, operational, analytical or other support purposes, where appropriate and lawful.

15. How to exercise your rights

If you wish to exercise any of your data protection rights, please contact Magna Accident Services using the contact details at the beginning of this notice. We may need to verify your identity before responding to a request.

We will consider and respond to requests in accordance with applicable data protection legislation. We will not require you to pay a fee for exercising your rights unless applicable law permits us to charge a reasonable fee or refuse to act on a request because it is manifestly unfounded or excessive.

If you have concerns about how we have handled your personal information, please contact us first so that we can investigate and respond.

16. Complaints

You have the right to complain to the Information Commissioner's Office (ICO) if you believe that your personal information has been handled unlawfully or that your data protection rights have not been respected.

The ICO can be contacted through its website at www.ico.org.uk or by telephone on 0303 123 1113.

17. Changes to this Privacy Notice

We may update this Privacy Notice from time to time to reflect changes to our services, legal or regulatory requirements, or how we process personal information. The latest version will be made available through our usual communication channels and, where appropriate, our website.

18. Contact us

If you have any questions about this Privacy Notice or how Magna Accident Services processes your personal information, please contact us:

Magna Accident Services Ltd

Eco One, Highcliffe Business Park, The Cliff, Ingham, Lincoln, LN1 2WE

Telephone: 01428 787 148

Email: enq@magna-accident.co.uk