

DAS Privacy Notice

We believe you should always know what personal information we collect from you and how we use it. DAS UK Group are committed to being open and transparent about how we use your personal information. That is the basic purpose of this Privacy Notice.

Summary

We recommend that you read this notice in full, but here are a few key things we hope you take away from it:

- DAS is an insurer (and reinsurer) and covers the legal costs and expenses involved in pursuing or defending actions against a third party.
- When you purchase and use a DAS product we will process personal information about you and anyone else whose details are provided to us for the purpose of pursuing a claim. This may include an authorised party who is named on your policy.
- This information is usually provided to us by you, someone who has authority to make a claim under your policy or from one of our partners who sold you your policy.
- We use this information for things such as communicating with you about your policy and handling your claim.
- Where relevant, we may share your personal information with third parties, for example medical experts, solicitors, other insurers.
- You have several rights under the data privacy legislation. Please refer to the section below 'your rights' for more information.

Full notice

Key sections to this notice include:

- Who we are
- The personal information we collect and how we collect it
- How we use your information
- Transferring your information outside of the UK
- Your rights
- How long we will retain information about you
- How to make a complaint

Who we are

This Privacy Notice is issued by DAS UK Group (collectively referred to as “DAS”, “we”, “us” and “our” in this Privacy Notice) which operates in the United Kingdom.

Typically DAS acts as a Data Controller which means we are responsible for ensuring that your information is collected, processed, secured and retained in accordance with applicable data protection laws.

The personal information we collect and how we collect it

The personal information you have provided or we have received from third parties typically includes:

Type of personal information	Description
Personal details including contact information	Information that identifies or links to you as an individual such as your name, postal address, e-mail address, telephone number, date of birth or age, marital status, gender identification, national insurance number, vehicle registration number and driving licence details
Financial	Financial details for the purposes of processing payments and transactions, which may include your card details and / or account information
Special Category Data (sensitive information)	We may collect sensitive information such as: <ul style="list-style-type: none">• Information revealing racial or ethnic origin;• Biometric data (where used for identification purposes or call recordings);• Health information (for example, if you are reporting a motor accident, we may require medical records or details of any injuries you may have sustained);• Information collected in order to make reasonable adjustments as a result of a vulnerability, which may include information related to your physical and mental health.
Criminal offence data	We may collect information related to any: <ul style="list-style-type: none">• Criminal activity;• Allegations;• Investigations; and• Proceedings. <p>For example, motor convictions, or information that will help us to prevent or detect crime (including fraud).</p>

We will either collect information directly from you, from someone who has authority to make a claim on your behalf, or via our partners (who sold you your policy) when you:

- Purchase a DAS product;
- Use your policy, such as making a claim or using one of our helplines and discussing your claim with us as it progresses;
- Make enquiries or a complaint;
- Use our website.

We collect information through “Cookies” when you use our website. We use them to analyse how you use our website, to allow us to provide optimised content and to help us provide a better overall browsing experience. To find out more about Cookies, please read our separate [Cookie Policy](#).

How we use your information

We will use your information to:

What we use your personal information for	Type of Information collected	Our Reasons
Manage your policy	<ul style="list-style-type: none"> • Personal details such as: <ul style="list-style-type: none"> ○ Identity ○ Contact 	<ul style="list-style-type: none"> • Performance of a contract with you.
Manage your claim, including providing updates and in order to make decisions relating to policy coverage	<ul style="list-style-type: none"> • Personal details such as: <ul style="list-style-type: none"> ○ Identity ○ Contact • Biometric • Special Category data • Financial • Transaction 	<ul style="list-style-type: none"> • Performance of a contract with you • Necessary for our legitimate interests (in order to progress the claim and for quality and assurance monitoring) • For establishing, exercising or defending any legal claims in relation to your policy.
Provide you with the services outlined in your policy (this may include sharing information with third party service providers)	<ul style="list-style-type: none"> • Personal details such as: <ul style="list-style-type: none"> ○ Identity ○ Contact • Biometric 	<ul style="list-style-type: none"> • Performance of a contract with you • Necessary for our legitimate interests • Consent
Parties involved in our Policyholders' & Claimants' claims	<ul style="list-style-type: none"> • Personal details such as: <ul style="list-style-type: none"> ○ Identity ○ Contact • Special Category data 	<p>Necessary for our legitimate interests – as you are involved in a legal claim with our policyholder, we have a legitimate</p>

What we use your personal information for	Type of Information collected	Our Reasons
		<p>interest for processing your data</p> <p>Establishing, exercising or defending any legal claims in relation our claimant's policy.</p>
Handle complaints	<ul style="list-style-type: none"> • Personal details such as: <ul style="list-style-type: none"> ○ Identity ○ Contact • Biometric • Special Category data 	<ul style="list-style-type: none"> • Performance of a contract with you; • Necessary for our and your legitimate interests (in order to investigate and respond to complaints raised by you); • In order to comply with our legal obligations; • Consent.
Regulatory bodies, auditors and other insurance companies (directly or via shared databases) when required by law and to prevent and detect fraud	<ul style="list-style-type: none"> • Personal details such as: <ul style="list-style-type: none"> ○ Identity ○ Contact 	<ul style="list-style-type: none"> • In order to comply with our legal obligations; • Necessary for our legitimate interests.
In the event of a merger, asset sale, or other related transaction	<ul style="list-style-type: none"> • Personal details such as: <ul style="list-style-type: none"> ○ Identity ○ Contact • Special Category data 	<ul style="list-style-type: none"> • Performance of a contract with you; • In order to comply with our legal obligations; • Necessary for our legitimate interests; • For establishing, exercising or defending any legal

What we use your personal information for	Type of Information collected	Our Reasons
		claims in relation to your policy.
Reporting and analytic purposes; training and monitoring purposes (for example by reviewing recorded telephone calls and auditing claims); customer satisfaction surveys.	<ul style="list-style-type: none"> • Personal details such as: <ul style="list-style-type: none"> ○ Identity ○ Contact • Special Category data/Biometric data 	<ul style="list-style-type: none"> • Performance of a contract with you; • Necessary for our legitimate interests (In order to improve our products and delivery of services to our customers); • Consent.

The personal information we collect will be used by us and by third parties who process information on our behalf. This includes:

- Law firms;
- Third party suppliers authorised to provide services on behalf of DAS; such as hire car providers, roadside assistance services and home emergency engineers;
- Experts for the purposes of obtaining evidence to support your claim;
- Investigation agents and/or online tracing and investigation databases;
- Costs draftsmen;
- Document management services;
- Storage within a cloud server;
- The business partner who sold you your policy;
- Regulators and arbitration services such as the Financial Ombudsman Service;
- External customer experience agencies;
- Where we act on behalf of, or in conjunction with another insurer/reinsurer we may share your information where it is necessary for the management of your insurance product or account.

Transferring your information outside of the UK

Your information may be transferred outside of the UK for claims handling, processing, storage, administration or any other use stated in this notice. The processing of any information outside the UK will comply with UK data protection laws or equivalent.

Where it is necessary to send your personal information outside of the UK steps will be taken to make sure appropriate safeguards are in place to ensure the safety and privacy of your information as set out in this privacy notice.

Your rights

Under data protection law you may have certain rights we need to make you aware of. The rights available to you depend on our reason for processing your information and may include:

1. The right to be informed;
2. The right of access;
3. The right to rectification;
4. The right to erasure;
5. The right to restrict processing;
6. The right to data portability;
7. The right to object;
8. Rights in relation to automated decision making and profiling.

Please note, these rights are not absolute and there may be times when we can't do what you ask us to. If that's the case, we'll explain why when we reply to you. If you have a question about this Privacy Notice, how we use your personal information, or if you're not happy with how we process your information, please contact the Data Protection Officer at dataprotection@das.co.uk or writing to:

Data Protection Officer

DAS Legal Expenses Insurance Company Ltd

Das Parc

4A Greenway

Bedwas House Industrial Estate

Bedwas

Caerphilly

CF83 8DW

If you would like to access your personal information, you can request this by using our [data request form](#).

How long we will retain information about you

Typically we keep your personal information for 7 years after the claim or service enquiry has been closed or completed. We will only retain and use your personal information thereafter as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. If you would like to learn more about our Data Retention and Disposal Policy please contact us at dataprotection@das.co.uk.

How to make a complaint

If you have any questions or concerns about the way we process your personal information please contact us by emailing: dataprotection@das.co.uk or by writing to:

Data Protection Officer

DAS Legal Expenses Insurance Company Ltd
Das Parc
4A Greenway
Bedwas House Industrial Estate
Bedwas
Caerphilly
CF83 8DW

If you are not satisfied with the outcome of your query, you can contact the Information Commissioner's Office by visiting ico.org.uk or by writing to:

Information Commissioner's Office

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF