



MyLicence Privacy Notice

The Motor Insurers' Bureau (MIB or "we") operate the MyLicence service. This is a facility that gives motor insurance providers access to accurate driver licence data, held by the DVLA, during the underwriting process.

We respect your privacy and are committed to protecting your personal data. Our Privacy Policy is designed to be as clear as possible, while delivering the information required for the different audiences.

This Privacy Policy (together with our Terms of Use and any other documents referred to in it) sets out the basis on which any personal data MIB collects from you, or that is provided to MIB, will be processed by us. Please read the following carefully to understand MIB's views and practices regarding your personal data and how we will treat it.

We keep our privacy notice under regular review to make sure it is up to date and accurate. Please visit our website for the latest version: <https://www.mib.org.uk/privacy-and-cookie-policy/>

Controller

For the purposes of the General Data Protection Regulations the Motor Insurers' Bureau, company number 412787, registered in England is the controller and responsible for your personal data for the services provided by MIB. MIB's Registered Office address is Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT and full contact details are set out at www.mib.org.uk

MIB's VAT Number is GB 991 254892.

Data Protection Officer

MIB has appointed a Data Protection Officer who is responsible for overseeing questions in relation to this Privacy Policy. MIB's Data Protection Officer is MIB's Head of Risk, who can be contacted at GDPREnquiries@mib.org.uk

Contact Details

Our full details are:

Full name of legal entity: Motor Insurers' Bureau

Name or title of Data Protection Officer: Head of Risk and Compliance



Email address: GDPREnquiries@mib.org.uk

Postal address: Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT

Telephone number: 01908 830001

Legal basis for processing your data

MIB will only use your personal data when the law allows it to.

The registration data for use of the MyLicence service is conducted on the explicit consent of the Data Subject, who signs up for the use of the service.

Searches using the MyLicence service are performed by the Industry Participant (typically the Insurer or Broker). The search will only be performed with the explicit consent of the person seeking an insurance quote.

Change of purpose

MIB will only use your personal data for the purposes for which MIB collected it, unless MIB reasonably considers that it needs to use it for another reason and that reason is compatible with the original purpose. If you wish to have an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact the Data Protection Officer at GDPREnquiries@mib.org.uk.

If MIB needs to use your personal data for an unrelated purpose, MIB will notify you and it will explain the legal basis which allows it to do so. However, MIB may process your personal data without your knowledge or consent, in compliance with the above rules, or where this is required or permitted by law.

The Personal Data we collect about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (“anonymous data”).

MIB may collect, use, store and transfer (“process”) different kinds of personal data about you. The data we process about you, and how it is used, is detailed in the table below:

Type of Data Collected	Categories of data we collect	How the data is collected	How the data is used
MIB HUB Registration Data	User name, email address, company name, company address,	Provided by Users (Industry Participants)	Allowing the user to login to the MIB HUB registration to access the MIB HUB.
Personal Data	Insured Name, driving licence number, Licence valid to and from dates, entitlement details, endorsement details, medical restrictions, penalty points and disqualification details	Search criteria is provided by Users (Industry Participants) Results are returned from the DVLA	For verifying details during insurance underwriting and pricing, to improve their risk rating calculations to provide more accurate quotes. Fraud prevention
Technical website data	IP Address, browser information, times and dates, response times, page interactions	Automatically collected via website interactions	For service efficiency, security and improvement

Other parties who will have access to your data

Authorised Users of the MyLicence service are referred to as 'Industry Participants' and include the following:

Type	Description
Insurers	means any insurance company, Lloyd's syndicate or compensator authorised to underwrite motor insurance and "Insurers" shall be construed accordingly
Intermediaries	a party, authorised by the Financial Conduct Authority, acting on behalf of an Insurer including broker offices/call centres, broker websites, Independent Financial Advisors, Managing General Agents and affiliated partners.
Software Houses	firms specialising in providing software that allows Insurers, Intermediaries and Aggregators to trade insurance policies electronically
Aggregators	an insurance aggregator authorised by MIB from time to time in writing to carry out enquiries of the Data within the MIB Hub and to distribute the results of these enquiries to its panel members;
Other third parties	all Authorised Third Parties save for Insurers, Intermediaries Aggregators and Software Houses;



All users are required to sign a contract before being approved for use of the service.

No MIB staff have access to the MyLicence data.

We may also disclose your personal data to third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this Privacy Policy. We require all third parties to respect the security of your personal data and to treat it in accordance with the law.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

Retention period

MIB will only retain your personal data for as long as necessary to fulfil the purposes for which it was collected, including for the purposes of satisfying any legal, accounting or reporting requirements.

To determine the appropriate retention period for personal data, MIB considers the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which MIB processes your personal data and whether MIB can achieve those purposes through other means, and the applicable legal requirements.

Our Data Retention Periods are:

- The MIB Hub has a cache with a data retention period of 48 hours after which the data is purged. All MyLicence data, retrieved from DVLA is purged at this point.
- The MIB Hub registration tool contains an audit log of the registered users/ Industry Participants. The data is retained for a period of 5 years.
- After a period of 5 years from that date of an Industry Participant's registration, if they are no longer using the service, their data will be removed.



Transferring your personal information overseas

MIB do not send any MyLicence data outside of the UK or EEA.

Users are permitted to transfer data outside of the EEA where such transfer complies with the Data Protection Legislation.

Data security

MIB has put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed.

MIB has also put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where MIB is legally required to do so.

Your data protection rights

Under certain circumstances, you have certain rights under data protection laws with regard to your personal data processed by MIB. These are described in the sections below. Unless expressly set out in the relevant paragraph, to exercise any of your rights in relation to this Privacy Policy, please contact MIB's Data Protection Officer:

Via email at GDPREnquiries@mib.org.uk

Or write to:

DSAR Department 1
Motor Insurers' Bureau
Linford Wood House
6-12 Capital Drive
Milton Keynes
MK14 6XT

Right of Access to personal data - You have a right to request a copy of the personal data we hold about you.

Right to withdraw consent - You have the right to withdraw consent to processing of your personal data in relation to the Caller Contact information. This will not affect the lawfulness of any processing carried out before you withdraw your consent.



Please Note: If you do withdraw consent for the processing of personal data in relation to storing contact information, MIB will still have a lawful basis for retaining data related to a Claim.

Right to Rectification - If you believe the data MIB holds about you is incorrect, you can contact MIB to request for any incomplete or inaccurate data that MIB holds about you to be corrected. However, MIB may need to verify the accuracy of the new data you provide to us.

Right to erasure - You have the right to request the deletion or removal of personal data MIB holds about you where there is no good reason for MIB continuing to process it. You also have the right to ask MIB to delete or remove your personal data where you have successfully exercised your right to object to processing, where MIB may have processed your information unlawfully or where MIB is required to erase your personal data to comply with law. Although MIB will consider every request for erasure on its merits, MIB may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Right to Object to processing - You have a right to object to the processing of your personal data. In some cases, MIB may demonstrate that it has compelling legitimate grounds to process your information which override your rights and freedoms.

Right to restrict processing of your personal data - You have a right to request MIB to suspend the processing of your personal data in the following situations:

- for the period it takes us to establish or rectify any inaccurate data about you;
- where MIB's use of the data is unlawful but you do not want MIB to erase it;
- prevent MIB from deleting your data at the end of the retention period in the event that you need it to establish, exercise or defend a legal claim;
- you have objected to MIB's use of your data but we need to verify whether MIB (or a third party) has overriding legitimate grounds to use it.

Right to request the transfer of your personal data to you or to a third party - MIB will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.



Right to lodge a complaint

If you have any complaints about how the MIB handles your personal data, please contact us by telephone on 01908 830 001, or by email at GDPREnquiries@mib.org.uk and we will do our best to assist.

You also have a right to make a complaint to the supervisory authority in your country of residence or employment or place of the alleged infringement. The Information Commissioner's Office ("ICO") is the UK supervisory authority for data protection issues. You can contact the ICO:

By Telephone: 0303 123 1113 or 01625 545 745

Or write to: Information Commissioner's Office (ICO)
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Or via their website: <https://ico.org.uk/concerns/>