

# 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 with how we use your personal information. That's the basic purpose of this Privacy Notice.

## Key Takeaways

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
- Right to withdraw consent
- 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) that 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, this 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"><li>• Information revealing racial or ethnic origin.</li><li>• Biometric data (where used for identification purposes or call recordings).</li><li>• 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).</li><li>• 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.</li></ul>
Criminal offence data	We may collect information related to any: <ul style="list-style-type: none"><li>• Criminal activity.</li><li>• Allegations.</li><li>• Investigations and proceedings.</li></ul> For example, motor convictions, or information that will help us to prevent or detect crime (including fraud).

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"> <li>• Personal details such as                             <ul style="list-style-type: none"> <li>○ Identity</li> <li>○ Contact</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Performance of a contract with you.</li> </ul>
Manage your claim, including providing updates and in order to make decisions relating to policy coverage	<ul style="list-style-type: none"> <li>• Personal details such as                             <ul style="list-style-type: none"> <li>○ Identity</li> <li>○ Contact</li> </ul> </li> <li>• Biometric (voice on call recording)</li> <li>• Special Category data (sensitive information)</li> <li>• Financial</li> <li>• Transaction</li> </ul>	<ul style="list-style-type: none"> <li>• Performance of a contract with you.</li> <li>• Necessary for our legitimate interests (in order to progress the claim and for quality and assurance monitoring).</li> <li>• For establishing, exercising or defending any legal claims in relation to your policy.</li> </ul>
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"> <li>• Personal details such as                             <ul style="list-style-type: none"> <li>○ Identity</li> <li>○ Contact</li> </ul> </li> <li>• Biometric (voice on call recording)</li> </ul>	<ul style="list-style-type: none"> <li>• Performance of a contract with you.</li> <li>• Necessary for our legitimate interests.</li> <li>• For establishing, exercising or defending any legal claims in relation to your policy.</li> </ul>
Parties involved in our Policyholders & Claimants' claims	<ul style="list-style-type: none"> <li>• Personal details such as                             <ul style="list-style-type: none"> <li>○ Identity</li> <li>○ Contact</li> </ul> </li> <li>• Special Category data</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate Interest – As you are involved in a legal claim with our policyholder, we have a legitimate interest for processing your data.</li> </ul>

		<ul style="list-style-type: none"> <li>For establishing, exercising or defending any legal claims in relation to our claimant's policy.</li> </ul>
Handle complaints	<ul style="list-style-type: none"> <li>Personal details such as: <ul style="list-style-type: none"> <li>Identity</li> <li>Contact</li> </ul> </li> <li>Biometric (voice on call recording)</li> <li>Special Category data</li> </ul>	<ul style="list-style-type: none"> <li>Performance of a contract with you.</li> <li>Necessary for our and your legitimate interests (in order to investigate and respond to complaints raised by you).</li> <li>In order to comply with our legal obligations.</li> <li>Explicit consent.</li> </ul>
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"> <li>Personal details such as <ul style="list-style-type: none"> <li>Identity</li> <li>Contact</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>In order to comply with our legal obligations.</li> <li>Necessary for our legitimate interests.</li> </ul>
Business partners & prospective business partners	<ul style="list-style-type: none"> <li>Personal details such as <ul style="list-style-type: none"> <li>Identity</li> <li>Contact</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Legitimate Interest – in order to enter in to a business relationship with us.</li> <li>Fulfilment of a contract – in order to fulfil our contractual obligations towards you or to take pre-contractual steps to enter a business relationship.</li> </ul>
In the event of a merger, asset sale, or other related transaction	<ul style="list-style-type: none"> <li>Personal details such as <ul style="list-style-type: none"> <li>Identity</li> <li>Contact</li> </ul> </li> <li>Special Category data</li> </ul>	<ul style="list-style-type: none"> <li>Performance of a contract with you.</li> <li>In order to comply with our legal obligations.</li> <li>Necessary for our legitimate interests.</li> <li>For establishing, exercising or defending any legal claims in relation to your policy.</li> </ul>

<p>Reporting and analytic purposes; training and monitoring purposes (for example by reviewing recorded telephone calls and auditing claims); customer satisfaction surveys.</p>	<ul style="list-style-type: none"> <li>• Personal details such as <ul style="list-style-type: none"> <li>○ Identity</li> <li>○ Contact</li> </ul> </li> <li>• Special Category data / Biometric data</li> </ul>	<ul style="list-style-type: none"> <li>• Performance of a contract with you.</li> <li>• Necessary for our legitimate interests (In order to improve our products and delivery of services to our policyholders).</li> <li>• Explicit consent.</li> </ul>
<p>We may indirectly /directly access your information for cyber security monitoring purposes – to ensure the protection of your personal.</p>	<ul style="list-style-type: none"> <li>• Personal details such as <ul style="list-style-type: none"> <li>○ Identity</li> <li>○ Contact</li> </ul> </li> <li>• Special Category data / Biometric data</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate Interest</li> <li>• Defence of a legal claim.</li> </ul>
<p>Making Reasonable Adjustments as a result of a vulnerability, this may include information related to your physical and mental health</p>	<ul style="list-style-type: none"> <li>• Personal details such as <ul style="list-style-type: none"> <li>○ Circumstances</li> <li>○ Financial</li> <li>○ Capability</li> <li>○ Accessibility</li> </ul> </li> <li>• Special Category data <ul style="list-style-type: none"> <li>○ Health</li> <li>○ racial or ethnic origin</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Explicit consent.</li> <li>• Legitimate interest.</li> </ul>
<p>Sharing your personal and sensitive information in an emergency situation</p>	<ul style="list-style-type: none"> <li>• Personal details such as <ul style="list-style-type: none"> <li>○ Identity</li> <li>○ Contact</li> </ul> </li> <li>• Biometric</li> <li>• Special Category data (sensitive information)</li> </ul>	<ul style="list-style-type: none"> <li>• Vital Interests or</li> <li>• Explicit consent (where consent can be obtained).</li> </ul>

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

- 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 have certain rights we need to make you aware of. The rights available to you depend on our reason for processing your information. You have:

1. The right to be informed (about the collection and use of your personal data contained within this Privacy Notice).
2. The right of access (to your personal data and supplementary information, known as a Subject Access Request).
3. The right to rectification (if your personal data is inaccurate or incomplete).
4. The right to erasure (and removal of your personal data).
5. The right to restrict processing (limit the way we use your data).
6. The right to data portability (to obtain and reuse your personal data for your own purposes across different services).
7. The right to object (to the processing of your personal data in certain circumstances).
8. Rights in relation to automated decision making and profiling.

## Right to withdraw consent

Where we have obtained your consent to process certain types of personal information or sensitive information, you do have the right to withdraw this consent at any time. You can make this request by contacting our claims department at [claims@das.co.uk](mailto:claims@das.co.uk) (please quote your reference number if available) or the data protection department at [dataprotection@das.co.uk](mailto:dataprotection@das.co.uk).

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](mailto: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.

Your data is disposed of in line with our Data Retention and Disposal Policy. If you would like to learn more about our Data Retention and Disposal Policy please contact us at [dataprotection@das.co.uk](mailto: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](mailto: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're not satisfied with the outcome of your query, you can contact the Information Commissioner's Office by visiting [ico.org.uk](https://ico.org.uk) or by post to:

### **Information Commissioner's Office**

Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

***This privacy notice was last updated in February 2024.***