

Access to a Medical Expert

Where it is not immediately clear what the extent of your injuries are, or if your injuries persist or worsen we will arrange for you to be seen by an independent medical expert through our approved agency. We will keep you fully informed of the progress of your claim at key stages where a medical expert has been engaged, typically every 30 days. This will usually be by E-mail, text or a phone call.

The expert will provide a medico-legal report that will help us to assess the nature, cause, extent and impact of the injuries you have suffered. This report will allow us to value your claim accurately. This report will be without reference to past medical notes. If you wish, you can review the report and check for any errors before it is sent to us. If you do not wish to review the report we will send a copy of it to you with an offer in writing typically within 6 – 12* weeks from the date the expert was instructed. Our offer letter will also include information on your rights as a direct claimant.

*Please note that these timescales are based on us having all medical records (if applicable at the time of consultation). Where records are requested after the consultation we will keep you informed of the progress on obtaining these from the hospital or your general practitioner every 4 weeks.

If you accept our offer verbally we will settle your claim within 5 working days. If you accept our offer in writing we will settle your claim within 5 working days from the date we receive your acceptance letter.

Please take a few minutes to read this document carefully as it contains important information relating to the details that you have given us. If you are a solicitor or agent, please pass this notice to your client.

We are required to provide you with this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place to detect and prevent fraudulent applications and claims.

Fraud prevention and detection

To prevent and detect fraud we may at any time:

- Share information about you and your claim or information provided by you with other organisations and public bodies including the police and the DVLA.
- Check and/or file the details you provide with fraud prevention agencies, credit reference agencies and databases, including the DVLA. These agencies and databases may record the details you provide.

If you give false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- a. Help make decisions about the provision and administration of insurance, credit and credit related services for you and members of your household.
 - b. Trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies.
 - c. Check your identity to prevent money laundering.
 - d. Check details of job applicants and employees.
- Undertake credit searches and additional fraud searches.

We and other organisations and agencies, including fraud prevention agencies, may share the information you provide with organisations and agencies from the UK and other countries.

If you require further details of the databases we access or contribute to, please write to our Data Protection Officer at The Observatory, Reigate, Surrey, RH2 0SG or email us at DPO@esure.com.