

## Loss of Earnings

Where your injuries prevent you from attending work and your employer does not provide sick pay, or you only receive statutory sick pay during this period, we will provide compensation for any lost earnings. To qualify for a loss of earnings payment you must be able to provide details of lost earnings from your employer and copies of your fitness to work statements from your general practitioner. Typically we will ask to see your wage slips for the 3 months before the accident and your wage slip from when you had the time off.

If you are self employed we would require details of your profit and loss accounts along with your most current tax return, plus your fitness to work statement from your general practitioner. On receipt of this documentation and once your loss of earnings have been agreed payment will be issued within 5 working days.

**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](mailto:DPO@esure.com).