

Minor Injuries

Where your injuries are of a minor nature, we can sometimes settle your claim without the need for medical evidence. However, should the injury become more serious than anticipated you do have the right of recourse and you can be seen by a medical expert.

If you wish to have a medical examination, we can arrange that for you. We would always recommend that you are seen by a medical expert to ensure your Claim is valued based on the nature of the injuries sustained.

If we can settle your claim without the need for medical evidence, we will discuss our offer with you verbally and this can be accepted over the phone. If you require this in writing that's fine we can do that too.

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.