

Personal Injury

If you have suffered injury as a result of an accident that was not your fault we can provide you with a direct service for your injury. Typically we are able to provide a service that provides you with compensation for your injury quickly and efficiently.

Some of the benefits in dealing directly are:

- No fees to pay for the service
- Access to free independent medical expert
- Access to free private medical treatment
- Immediate interim payment
- No lengthy claim forms to fill out
- Fair settlement in line with Judicial College Guidelines (also used by Solicitors)
- Quicker settlement

The benefits we gain by you dealing direct:

- Lower claims costs in the insurance industry
- Helps keep premiums lower for all road users

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.