

PRIVACY POLICY

Additional Information for Claimants

Public

What this Policy covers

When you submit a claim, we will continue to process your information in accordance with our Main Privacy Policy, the latest version of which can be accessed at [<https://members.britishfriendly.com/privacy-policy/>].

When you make a claim, we need to process and share your information in ways which go beyond our Main Privacy Policy. This supplementary Policy explains the ways which we process your information where that processing is not already covered by our Main Privacy Policy. Please read the Main Privacy Policy carefully before considering the below information.

If the terms of the Main Privacy Policy and this supplementary policy conflict on any points, this supplementary policy should take precedence.

Claiming on behalf of Another Person

If you are making a claim on behalf of an adult member, for example because you are their attorney under the terms of a lasting power of attorney, then this policy will apply to the member. Please read our Relevant Third Parties Privacy Policy, the latest version of which can be accessed at [<https://members.britishfriendly.com/privacy-policy/>], to understand how we collect and process your information.

If you are making a claim on behalf of a child, for example because you are that child's parent or guardian, then this policy will apply to both the child and (where relevant) you. The terms of our Main Privacy Policy, the latest version of which can be accessed at [<https://members.britishfriendly.com/privacy-policy/>] will usually continue to apply to both you and the child.

Making a claim - Sources of Additional Information

When you make a claim, we will often require additional personal information about you in order to process your claim. Sometimes this information will be of a sensitive nature (for example, information about your health or genetics). These categories of sensitive personal information are referred to as "**special category**" information.

The following sections explain the sources of the additional information we collect about you when you make a claim.

Information you provide to us

Most of the additional information we need from you to process your claim will be contained in your claim form. Sometimes we may need to contact you to request

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further information or to clarify the information you have already provided. The information you provide us will often include special category information relating to health and genetics.

Information received from third parties

When you submit a claim to us, we will usually request consent from you to access your medical records. This information will usually be provided by your doctor or the organisation they work for, such as your local NHS Trust. Your medical history will then be considered during the processing of your claim. Your medical records may contain special category information relating to your health, genetics and, sometimes, sex life.

We may also make enquiries with your employer to confirm matters such as your ongoing employment, attendance and employment medical records (the latter being special category information). If your employer outsources their payroll or human resources function then we may receive information about you directly from your employer's service provider.

If you are a child then we may make enquiries of your school to confirm matters such as your ongoing enrolment, attendance history and medical records (the latter being special category information).

On occasion we may also make enquiries of government agencies, such as the Department of Work and Pensions.

External investigators

On rare occasions we may instruct an external investigator to obtain information about you without your prior consent, for example where there is a suspicion of fraud or other illegal activity. This is done in full compliance with the law. The information we share with the external investigator would include (without limitation) your name, appearance and location. We do not disclose special category data to private investigators. The information we receive from external investigators would include personal information concerning your name, appearance and location, as well as special category information relating to your apparent health.

Information we collect from public sources

In certain circumstances, we may also collect information about you from public sources, including the internet.

Making a claim - Processing your Information

When you submit a claim we will process the information we hold about you in various ways. Primarily, we:

- (a) make a record of your claim and add the relevant details to our system;
- (b) check the accuracy of the information you have provided in support of your claim, particularly in relation to health information, and decide whether you are eligible to receive a payment; and

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(c) notify you of our decision and, if applicable, arrange payment to you.

As part of checking the accuracy of the information you have provided us, we may on rare occasions instruct an external investigator to investigate your claim and/or consult public sources of information to verify your information.

We may also request information from:

(a) your employer, concerning your employment status, attendance and medical history; or

(b) (if you are a child) your school, concerning your attendance and medical history.

Making a claim - Legal Grounds for Processing your Information

We process your personal information on the following legal grounds:

(i) because it is necessary for us to carry out our contractual obligations under the terms of your policy, this includes paying out your claim if it is eligible;

(ii) for all personal information, including special category information, because you have consented to us processing your information for the purposes of checking your entitlement to receive payment under the terms of your policy;

(iii) because we have a legitimate business interest in ensuring we do not pay ineligible claims and that interest is not overridden by your interests or fundamental rights and freedoms (for example because you can withdraw your claim at any time);

(iv) because, in certain cases, the processing is necessary for us to comply with our legal obligations, for example where regulations oblige us to keep records of the number of claims which we pay out;

(v) where we share your information with an external investigator, because we have a legitimate business interest in protecting the Society against fraud and false claims. In accordance with data protection law, we are satisfied that our interest is not overridden by your interests or fundamental rights and freedoms; and

(vi) the processing of personal information (including special category information about your health) received from an external investigator is necessary for the establishment, exercise or defence of a legal claim.

Access to Medical Reports Act 1988 Consent

In order to process your claim, we will request your consent for us to obtain reports from treating doctors and copies of your medical records in accordance with the Access to Medical Reports Act 1988 (the "Act"). If we cannot obtain your consent in this way then we will not be able to process your claim.

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Please note that the consent we require under the Act (i.e. to access your medical records) is different to the consent you give us to process your information under data protection law. Unless otherwise stated, where we refer to 'consent' in this policy, we are referring to consent under data protection law only.

How long we keep your Information for

We only keep your information for so long as reasonably necessary. Generally speaking, we keep your information for 2 from the date your claim is paid out or rejected (as applicable).

These periods may be extended if, for example, there is a legal dispute concerning your claim or if we are otherwise required by law to keep the information for a longer period. We will notify you if we need to extend the period for which we keep your information.

In certain cases we may anonymise your information for record-keeping purposes, statistical analysis and to improve our business practices and computer systems. Once anonymised, you are no longer identifiable from the information we hold about you. This anonymised information is kept indefinitely.

How we share your Information

As identified above, we may share your data with external investigators for the purpose of verifying the facts set out in your claim. We will only share your information in this way where there is a suspicion of fraud or other illegal activity or concerns about the accuracy of information you have provided to us.

We may also share your information with:

- (a) your employer, to verify the information in your claim;
- (b) your school, to verify the information in your claim; and/or
- (c) our external IT providers who host our IT systems. Typically, your personal information will be encrypted before it is transferred to our hosts but in certain circumstances they may require access to unencrypted information, for example when we need to troubleshoot an issue with your account on our computer system. Our IT providers are subject to strict contractual obligations to treat your personal information with the utmost sensitivity, to keep it confidential and to comply with data protection law at all times.

We may share anonymised data (from which you cannot be identified) with contractors and other third parties for the purpose of improving our business practices and computer systems.

To the best of our knowledge, understanding and belief, your information will not be transferred outside of the European Economic Area or to any country which is not approved by the European Commission. If this changes then we will let you know.

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Automated Decision Making

As a Friendly Society, we sometimes make automated decisions about you based on your information. Such decisions can include whether or not your claim qualifies for a payment under the terms of your assurance policy.

The Society may refuse claims where the terms for making a payment under the policy are not met. In certain circumstances, the decision to reject your claim is made automatically, based on checks and calculations in our claims processing system. Where this is the case, you will be given the opportunity to arrange for an underwriter to personally consider your claim. You may also pass comments to the underwriter as part of the review process.

You can object to us making automated decisions about you by contacting us at any time. The contact details for doing so are set out at the end of this Privacy Policy.

Your Rights

Upon making a claim, your rights under data protection law do not materially change. Full details of your rights are set out in full in our Main Privacy Policy, the latest version of which can be access at [<https://members.britishfriendly.com/privacy-policy/>].

However, please note the following. Where we are processing your special category information (e.g. your sensitive health information) on the grounds of your consent, you have the right to withdraw that consent at any time. As we need to process your health information to administer your claim, withdrawing your consent in this way will have the effect of withdrawing your claim. If you withdraw your consent to us processing your special category information altogether then this will have the effect of terminating your policy with us. Please contact us using the details set out at the end of this Policy if you would like to withdraw your consent.

Please also note that:

- (a) the lawfulness of our historic processing based on your consent will not be retrospectively affected by your withdrawal of consent; and
- (b) if your claim is being investigated for fraud or other illegal activity then we may continue to process your special category information insofar as is necessary for establishing or exercising a legal claim.

Changes to this Privacy Policy

Any changes made to this supplemental Policy in the future will be posted on our website and, where appropriate, notified to you by email. It is recommended that you visit this page from time to time to review any changes. This Privacy Policy was last updated in March 2018.

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Contact

For questions, comments and requests regarding this Privacy Policy please contact us by email to compliance@britishfriendly.com or by post to Lauren Davison, British Friendly Society, 45 Bromham Road, Bedford, MK40 2AA.