



Insurance and Claims

Your privacy is important to us. This privacy statement explains what personal data Royal Berkshire Fire and Rescue Service collects about you and how we store and use that data.

Personal data is processed in accordance with the Data Protection Act 2018 (DPA) and the United Kingdom General Data Protection Regulation (UK GDPR).

What information we collect about you

This personal information may include but is not limited to your:

- ✓ name, address, phone number and email address
- ✓ age and gender
- ✓ medical information, past and current, including medical records and reports
- ✓ disability information, including medical records and reports
- ✓ employment records
- ✓ vehicle registration number
- ✓ photograph and/or CCTV/video images of you or your vehicle or property

Why we need it

We and our insurer will collect and hold some of your personal information if:

- ✓ you make claim against us, or we make a claim against you, which we deal with
- ✓ we make a claim to our protection provider or our insurers which involves you
- ✓ you are a witness to an incident where a claim is made
- ✓ We may collect your personal information directly from you or from other people such as your doctor, lawyer or employer.



Our legal basis for processing

We collect and hold personal information in accordance with the data protection legislation. We will only collect and use your personal information for one or more of the following reasons:

- ✓ to process a claim
- ✓ to defend or bring legal proceedings
- ✓ to enable us to make a claim against our protection provider or insurers
- ✓ to respond to complaints

We will only use personal information about your health and your medical records if you agree that we can. You can tell us at any time to stop using that information. You can write to us or email us. If you do tell us to stop using that personal information, this may affect any claim you may have against us.

Under the UK General Data Protection Regulation (UK GDPR), we are able to process your personal data under article 6(1)(e) – Necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller, 6(1)(c) – Necessary for compliance with a legal obligation and/or 6(1)(a) – Consent of the data subject.

And where we collect special category data:

Article 9(2)(b) – Necessary for the carrying out of obligations under employment, social security or social protection law, or a collective agreement and/or 9(2)(a) – the data subject has given explicit consent. DPA Schedule 1 part 1 (Employment, social security and social protection).

What we do with it

Details are held by the appropriate department relevant to the type of claim.

Where a claim is involved, we will pass relevant details to our Insurer Fire and Rescue Indemnity Company Ltd (FRIC) (or for third parties at fault claims, MAPS legal) who will act appropriately on our behalf.

Fire & Rescue Indemnity Company Limited is an appointed representative of Building Lifeplans Limited (part of the Thomas Miller Group) which is authorised and regulated by the Financial Conduct Authority.

Refer to the [Fire and Rescue Indemnity Company Limited \(FRIC\) Privacy notice](#) for more information.



Sharing your information

There are a number of reasons why we may share your information outside of our Service. This can be due to:

- ✓ Our obligations to comply with current legislation
- ✓ Our duty to comply with a Court Order
- ✓ You have consented to the sharing / disclosure

We may share appropriate personal information relative to a claim with our protection provider (Fire & Rescue Indemnity Company Limited) and their managers (Thomas Miller Discretionary Mutual Management) and our insurers. We may also share your personal information with other people and organisations in connection with a claim, such as our legal and medical advisers and loss adjusters.

We may disclose information to other agencies without consent where it is necessary, either to comply with a legal obligation, or where permitted under the UK General Data Protection Regulation, e.g. where the disclosure is necessary for the purposes of the prevention and/or detection of crime.

We work closely with other agencies, such as councils, health services, adult and children's services and may, for the purpose of preventing risk of harm to yourself or another individual, share your personal information.

As a public authority, we are also subject to information rights legislation (Freedom of Information Act 2000, Environmental Information Regulations 2004 and Data Protection legislation). We do receive requests for information, however, unless there is a legal obligation to provide your personal data, information will be released in a redacted form. This means your personal data will be removed before publication so that you cannot be identified.

Your personal information will not be transferred outside of the European Economic Area (EEA).

How long we keep it and how it is stored

We will only retain information for as long as necessary. Records are maintained in line with RBFRS relevant retention schedules and UK Legislation, which determines the length of time records should be kept.



Consequently, personal information relating to Insurance and Claims will usually be retained for 7 years, however, this will vary depending on the nature of the claim. Where a minor is involved (injury) personal information is destroyed 3 years+ 4 months after they reach the age of 18.

Please refer to the [Fire and Rescue Indemnity Company Limited \(FRIC\) Privacy notice](#) for more information.

Please also refer to the following RBFRS privacy notices available via [our website](#):

- ✓ Injuries, Accidents and Near Misses
- ✓ Exposure to hazardous substances, radiation, viral hazards or bodily fluids.

We take our duty to protect your personal information and confidentiality seriously. We are committed to taking all reasonable measures to ensure the confidentiality and security of personal data for which we are responsible, whether computerised or on paper. This means that your information will be kept in a secure environment and access to it will be restricted according to the 'need to know' principle. Personal details will then be destroyed/deleted.

We do compile and publish statistics showing certain information, but not in a form which identifies anyone.

Your rights

Under the data protection legislation, you have rights including:

Your right of access - You have the right to ask us for copies of your personal information.

Your right to rectification - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

Your right to erasure - You have the right to ask us to erase your personal information in certain circumstances.

Your right to restriction of processing - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

Your right to object to processing - You have the right to object to the processing of your personal information in certain circumstances.

Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

The rights available to you depend on our reason for processing your information.



Where possible we will seek to comply with your request, but we may be required to hold or process information to comply with a legal requirement.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

If you wish to discuss the information we hold about you, make a complaint about how we have handled your personal data or object to us processing it, you can contact our Data Protection Officer (DPO) who will investigate the matter.

Further information about your individual rights is available on the [Information Commissioner's Office \(ICO\) website - for the public](#).



Who to contact

Our Data Protection Officer can be contacted via:

Email: DataProtection@rbfrs.co.uk

Telephone: 0118 945 2888

Write to:

Data Protection Officer

Royal Berkshire Fire and Rescue Service

Newsham Court

Pincent's Kiln

Calcot

Reading

Berkshire

RG31 7SD

If you are not satisfied with our response or the way we handle your information, you can complain to the Information Commissioner's Office (ICO):

[ICO Website - make a complaint](#)

Write to: ICO, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Telephone: 0303 123 1113

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ROYAL BERKSHIRE **FIRE AND RESCUE SERVICE**

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-  [RoyalBerkshireFire](#)
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