



## Request for disclosure for insurance claimants outside the United Kingdom

Schedule 2 part 1 of the Data Protection Act 2018

### Guidance and information on application for disclosure for insurance purposes outside the UK;

- 1) What this allows you to request/apply for
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#### 1) What this allows you to request/apply for

This guidance explains the process of how non UK insurers may request information from Essex Police about:

- a reported crime or loss of property and
- where the Insurer has a specific reason to check a claim and
- that claim is made from an insurer outside the UK for an incident in the Essex Police area

#### 2) Exclusions and limitations (includes who can apply)

##### Exclusions

1. This does not apply to non-crime enquires such as road traffic collisions
2. This does not apply to disclosure information requests for crimes that occurred outside the Essex Police area
3. This does not apply to Insurance companies/ Claims handlers for the insurers/ Owners of the vehicle or property/ the distributors of the property/ the transporters of the property based in UK

##### Limitations

1. The form must be signed by the data holder otherwise only a basic disclosure will be provided
2. Basic disclosure will only provide information regarding lost property, crime reference numbers, date/time when offence reported and details of persons involved
3. An application will only be processed if the form is completed by the category of person listed immediately below and the appropriate consent section has been signed by the relevant individual giving their consent for their data to be shared
4. Applications will only be processed from the following categories of persons
  - The insurers of the property
  - Claims handlers for the insurers
  - Owners of the vehicle or property
  - The distributors of the property
  - The transporters of the property

5. Advanced payment of a non-returnable fee of £124.40 for researching and providing this information is required. No search will commence without payment
6. Essex Police will not disclose if information relates to a live investigation unless the Officer in the case (OIC) can confirm that no prejudice will be caused by the release. Otherwise a disclosure will only be made by order of the court.
7. The disclosure provided will have redactions to ensure compliance with Access of Rights legislation. Therefore the following details will be removed. The below list is not exhaustive:-
  - Witness details
  - Telephone numbers (mobile & home)
  - Informant details if different from the applicant
  - Identification fields from computer incidents
  - Appropriate removal of Police National Computer (PNC) check details, for vehicles and persons if not relevant
  - Description details of offence given by witnesses
  - Witness contact details/witness care/witness consent details on statements
8. No criminal records or details of proven offences (i.e. convictions, cautions, youth cautions, etc.) will be supplied, irrespective of whether or not the claimant consents

### 3) Information on where else to go for connected matters

For guidance on all UK based insurance requests whether crime insurance disclosure applications or as a result of road traffic collisions see the Association of British Insurers (ABI) website [www.abi.org.uk](http://www.abi.org.uk)

For road traffic Collision enquiries in Essex contact [crs.investigation.team@essex.pnn.police.uk](mailto:crs.investigation.team@essex.pnn.police.uk)

#### **Essex Police will consider requests from insurers and loss adjusters for the purposes of validating a claim**

The Memorandum of Understanding (MOU) is an agreement between the National Police Chiefs Council in conjunction with the Office of the Information Commissioner Office (ICO) and the Association of British Insurers (ABI), which permits Insurers and Loss Adjusters to request information from a police force for the purposes of validating a claim. A full and current list can be found on the ABI's website at <https://www.abi.org.uk/> by clicking on 'About the ABI', then 'Our Members'

#### **I have an insurance claim, can I submit a request**

Request for the disclosure of information for the purpose of insurance claims are dealt with directly between insurers and the Police. Claimants should contact their insurers for further details.

You should not be compelled by an insurance company to make a Right of Access request to obtain details of your crime as this is contrary to the MOU.

If there is an ongoing investigation which is sensitive or in which the offender is not yet aware of the police investigation the Officer in the Case must be consulted prior to any dissemination to ensure there is no prejudice to the ongoing investigation or subsequent court proceedings. In the event of a dispute, the views of the officer in the case will prevail. Reasons for agreeing or not agreeing to disclosure will be recorded.

#### **UK Insurance requests- for full breakdown of costs see Association of insurer's website ACPO MOU website page.**

The below are the current charges that apply to disclosure of information. Always visit ABI website for up to date information and costs as subject to change.

Request (crime/lost property number etc. MOU APP D (a) £29.20

Request (in response to specific questions) MOU App D (b) £124.40

Interview with police officer (per officer) MOU APP £138.90

Statements are £35.40 for up to 3 pages and £4.20 per extra page.

Cheques made payable – Police and Crime commissioner for Essex

#### 4) Guidance on how to complete. What you need to do next

- 1 **Contact Essex Police** at [info.rights.insurance@essex.pnn.police.uk](mailto:info.rights.insurance@essex.pnn.police.uk) with basic circumstances (name of company/date of offence). The information Rights team of Essex Police will log your request, provide you with a unique reference number needed for payment to be made. The form A94 will be emailed to you to be completed.
- 2 Pay Essex Police the fee of £124.40 which must be received **before** any research will start.
- 3 Complete any mandatory sections as indicated on the form. The information you provide on this form will be used for processing your request and to ensure the accuracy of Police systems.
- 4 Send the completed form to: [info.rights.insurance@essex.pnn.police.uk](mailto:info.rights.insurance@essex.pnn.police.uk) or post to:

**The Information Rights Team  
Essex Police Headquarters, PO Box 2  
Chelmsford CM2 6DA**

#### What Essex Police will do next?

On receipt of the completed form and payment, Essex Police will acknowledge your request and provide you with your unique reference number. Essex Police will search for the information you have requested and respond to you within one calendar month.

The response Essex Police will give to interested parties is basic information that it holds concerning the incident or crime in question for the purposes of making or validating an insurance claim. Essex Police will provide any or all of the following information:

<b>Information to be provided</b>
Essex Police references: Crime reference: Incident report:
The date & time that the crime or incident happened and was reported to police.
The location of the incident or crime.
How the incident or crime was reported to police.
Details of the property lost or stolen given to police. <b>Please note that where a driver does not know the value of the goods stolen and/or due to language difficulties is unable to communicate the value to Essex Police, the figure recorded on the Crime Report may be an estimate only/recorded as zero.</b>
Details of the officer investigating the matter for Essex Police.
Outcome.

If you have any concerns about the personal data held by Essex Police please write to Essex Police, quoting the reference number given, detailing them.

Further information about the Right of Access process is available on the website at [www.essex.police.uk](http://www.essex.police.uk) or by contacting the Information Rights Team at [info.rights@essex.pnn.police.uk](mailto:info.rights@essex.pnn.police.uk)

**Note: Essex Police will be unable to provide you with information contained on police systems over the telephone or by email prior to completion of your request other than confirmation that a crime reference number is in the format that the force uses. No other information will be made available over the phone.**

## 5) Your rights and legislation

You can expect a response to be provided to you within one calendar month following receipt of the completed form and payment.

### Additional Rights

Please refer to the Essex Police website for general details in regards to the Fair Processing Notice, Privacy Notice and Retention Policy. Additionally for further rights under GDPR such as right to be informed, right to rectification, right to erasure/to be forgotten, right to restrict processing, right to data portability, right to object and rights in relation to automated decision making and profiling.

### Chief Constable's rights

The provisions of the Data Protection Act mean that in certain circumstances some personal data will not be provided. For example you will not be provided with personal data if releasing it to you would be likely to prejudice a criminal investigation. In some cases we may not provide you with information that identifies other individuals unless Essex Police feels it is reasonable to do so.

### Your right to complain

If you feel your request has not been properly handled, or you are otherwise dissatisfied with the outcome of your request you have the right to complain.

Complaints should be submitted within 20 working days from the date of this response and should be addressed to the Senior Information Officer at the above address or by email to:

[info.rights@essex.pnn.police.uk](mailto:info.rights@essex.pnn.police.uk)- Please include any reference you may have in the title of the email.

We will conduct a review to investigate your complaint and endeavour to reply within 20 working days. Please explain which aspect of the response from Essex Police you are not satisfied with.

If you are still dissatisfied following our review, you have the right to complain directly to the Information Commissioner. Before considering your complaint, the Information Commissioner would normally expect you to have exhausted the complaints procedures provided by Essex Police.

The Information Commissioner can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, and Cheshire, SK9 5AF or via <https://ico.org.uk/>

## 6) Charges and procedures for payment if applicable

Charges do apply.

There is a non-returnable fee of £124.40 for researching and providing this information.

You may pay by **Sterling Cheque, Sterling Bankers Draft** made payable to:

**Police & Crime Commissioner for Essex or by Electronic Money Transfer using the following details:**

**Lloyds TSB City Office,  
Gillingham,  
Kent,  
ME8 0LS,  
UK.  
BIC LOYDGB2LCTY.  
IBAN GB88 LOYD 3000 0200 5083 01.**

Your bank must include the Essex Police reference ID number. This is assigned to the electronic transfer account number: 923418/1