Privacy Notice

The Claims Protection Agency Limited trading as My Claim Group

This Privacy Notice explains what personal data we collect, how we obtain and use it, who we share it with, how long we keep it, and the rights available to you.

It applies when you visit our website, contact us, submit an enquiry, ask us to check whether you may have a potential claim, use our services, or have your matter introduced to a solicitor or another service provider. It also applies to communications by telephone, email, SMS, online form, and post.

We handle personal data in accordance with UK data protection law, including the UK GDPR, the Data Protection Act 2018 and the Data (Use and Access) Act 2025. Electronic marketing and the use of cookies are also subject to the Privacy and Electronic Communications (EC Directive) Regulations 2003.

Our services and website are intended for adults. We do not knowingly provide claims management services to children.

1. Who we are and how to contact us

Legal entity	The Claims Protection Agency Limited
Trading name	My Claim Group
Registered number	08467014
FCA reference number	836470
ICO registration number	Z3631889 – For the purposes of the UK GDPR we are a Controller
Address	Unit 8, Ashbrook Business Park, Longstone Road, Heald Green, Manchester, M22 5LB
General contact details	Email: info@myclaimgroup.co.uk | Telephone: 0161 768 5766

Data protection contact Please email customercare@myclaimgroup.co.uk if you have a question about this notice, want to exercise a data protection right or wish to make a data protection complaint.

2. The personal data we collect

Identity and contact information: Your name, title, date of birth, email address, telephone numbers, current and previous addresses and other contact details.

Enquiry and potential claim information: Information about your circumstances, finance arrangements, complaint or potential claim, supporting documents, call notes, letters, emails and other correspondence.

Financial and agreement information: Details of finance agreements, lenders, account or agreement references, vehicles, complaint outcomes, redress information and other information used to identify or validate a potential claim.

Credit reference and validation information: Information returned through a soft credit search or another claim-validation check. This may incidentally include limited information about a person financially associated with you or linked to your address.

Technical and website information: Your IP address, browser and device information, website usage and information collected through cookies or similar technologies.

Communications information: Recorded telephone calls, emails, SMS messages, online form submissions, complaint records and customer service interactions.

Marketing preferences: Your choices about whether and how you want to receive marketing from us.

Special category information: In limited circumstances, we may need information about your health, disability or other circumstances that may indicate vulnerability. We use this information only where it is needed to understand your support or communication needs, make appropriate adjustments, treat you fairly or establish, exercise or defend legal claims.

Whenever we use special category information, we identify both a lawful basis under Article 6 of the UK GDPR and a separate condition under Article 9. Depending on the circumstances, the Article 9 condition may be your explicit consent, the establishment, exercise or defense of legal claims, a substantial public interest condition supported by law, or another condition permitted by data protection law.

3. How we collect personal data

We collect personal data:

- directly from you when you complete a form, contact us, send us a document or speak to us
- from credit reference agencies and claim-validation providers where you have agreed to a soft credit search or where another lawful basis applies
- from lenders, finance providers and other organisations that may hold information relevant to your enquiry
- from solicitors and professional advisers involved in your matter
- from organisations that introduced you to us, where the disclosure was lawful
- from publicly available sources where relevant and lawful
- automatically through cookies and similar technologies when you use our website

If we receive personal data about you from another source, we will provide the information required by data protection law unless an exemption applies. This will include what personal data we hold for you and how we will use it.

4. If you do not provide personal data

You are not generally required by law to provide personal data to us. However, we may be unable to identify finance agreements, assess whether you may have a potential claim, obtain relevant information or introduce your matter to a solicitor if you do not provide the information reasonably needed for those purposes. We will explain where particular information is required and what may happen if it is not provided.

5. Why we use personal data and our lawful bases

We use personal data only where we have a lawful basis. Where we rely on legitimate interests, we consider whether the use is necessary and balance our interests against your rights, interests and reasonable expectations.

Purpose	What this includes	Lawful basis
Responding to an enquiry	Reviewing information you provide, contacting you and deciding whether your enquiry is within the services we provide.	Taking steps at your request before entering into a contract and, where appropriate, our legitimate interests in responding to and managing enquiries.
Providing our services	Identifying potential finance agreements or claims, obtaining information from relevant organisations, keeping records and providing updates.	Performance of our contract with you and taking steps at your request before entering into that contract.
Carrying out a soft credit search	Using credit reference information to identify historic finance agreements or validate information relevant to your enquiry.	Your consent. You may withdraw consent, although this will not affect processing already carried out lawfully before withdrawal.
Handling information about financial associates or people linked to an address	Restricting and securely retaining limited information incidentally returned with your credit search. We do not use it to assess or market to those people.	Our legitimate interests in validating enquiries, maintaining accurate records and protecting information returned to us, provided those interests are not overridden by the other person's rights and interests.
Introducing your matter to a solicitor	Preparing your information for referral and, where appropriate, sharing it with a solicitor that can assess, advise on or progress the matter.	Preparing a requested referral is based on our contract with you or steps taken at your request. If we ask for consent for a particular disclosure, consent is the basis for that disclosure.
Supporting customers who may be vulnerable	Recording support or communication needs, making appropriate adjustments and sharing relevant information where necessary.	Our legitimate interests in providing an accessible service and treating customers fairly, and legal obligations where applicable. If special category information is involved, a separate Article 9 condition will also apply, as explained in section 2.

Purpose	What this includes	Lawful basis
Compliance, complaints, audit and risk management	Call recording, complaint handling, fraud prevention, quality assurance, file review, regulatory reporting and responding to lawful requests.	Compliance with legal and regulatory obligations and our legitimate interests in managing risk, preventing fraud, maintaining standards and establishing, exercising or defending legal claims.
Running and improving our business and website	IT security, hosting, service administration, analytics, staff training, management information and service improvement.	Our legitimate interests in operating a secure and effective business. Consent applies where it is required for non-essential cookies or similar technologies.
Marketing our services	Sending information about our services where electronic marketing and data protection rules allow us to do so.	Consent where required. Where all requirements of the electronic marketing soft opt-in are met, our legitimate interests may apply for data protection purposes. You may object to direct marketing at any time.

6. Soft credit searches and claim-validation checks

Where relevant to your enquiry, we may ask for your permission to carry out a soft credit search. This can help identify past vehicle finance agreements linked to you and validate information relevant to a potential claim. If you are an existing customer, this may include a further search to identify additional motor finance agreements that were not identified previously. We will only do this where your existing instructions and consent remain valid or we have obtained fresh consent from you. A soft credit search does not affect your credit score, although a record of the search may be visible to you on your credit report.

A result may incidentally include limited information about another person who is financially associated with you or linked to your address. We do not actively seek this information and do not use it to assess that person, contact them or market to them. Access is restricted to what is reasonably necessary to validate your enquiry, protect the information and maintain appropriate records.

We currently use Valifi Ltd to facilitate soft credit searches using information supplied by credit reference agencies. The credit reference agencies currently identified for this purpose are:

- Equifax Ltd: www.equifax.co.uk
- TransUnion Information Group Limited: www.transunion.co.uk

More information is available in the Credit Reference Agency Information Notice.

7. Who we share personal data with

We only share personal data where it is necessary, lawful and relevant to the purposes explained in this Privacy Notice. Depending on the services you use and the stage your enquiry or potential claim has reached, we may share personal data with:

- our panel solicitors and other legal professionals who assess, advise on or progress a matter referred to them
- credit reference agencies and providers that help us identify, verify or validate potential claims
- lenders, finance providers and other organisations that may hold information relevant to your enquiry or potential claim
- providers supporting particular claim types or other services you have asked us to arrange
- service providers that support our business, including contact centres, IT and systems providers, hosting providers, analytics services, mailing and courier services, document storage and secure destruction providers
- insurers, professional advisers, compliance consultants, auditors and other specialists who help us manage legal, regulatory and business risks
- the Financial Conduct Authority, the Information Commissioner's Office, the Financial Ombudsman Service, courts, law enforcement agencies and other public authorities where we are required or permitted to do so
- another person or organisation where you have asked us to share your information or where the disclosure is otherwise permitted by law

Organisations acting on our behalf

Some service providers process personal data on our behalf and only in accordance with our instructions. They are required to protect personal data, keep it secure and not use it for their own purposes. We currently use Simply Services to provide outsourced contact centre support, including additional support during peak periods.

Where an organisation decides independently how and why it will use personal data, such as a solicitor, lender or credit reference agency, it will act as a separate data controller. Its handling of personal data will be governed by its own privacy notice.

Other services you ask us to arrange

If you ask us to introduce you to a third party offering another product or service, we will explain who the organisation is and what information will be shared before the disclosure takes place. Where consent is required, we will obtain it first. The receiving organisation will normally act as a separate data controller and will provide or make available its own privacy notice.

8. Marketing and your preferences

Messages about an existing enquiry, your account, a complaint or a service you have asked us to provide are service or administrative communications. They are not marketing and may still be sent where needed to provide the service or meet our legal and regulatory obligations.

We will send marketing by email, SMS or another electronic message only where you have given valid consent or where every requirement of the electronic marketing soft opt-in is met. The soft opt-in applies only where we obtained your contact details during a sale or genuine negotiation for our services, the marketing concerns our own similar services, and you were given a clear opportunity to opt out both when your details were collected and in every later message.

You can opt out of marketing at any time by using the unsubscribe option in a message or by emailing customercare@myclaimgroup.co.uk We will record your preference and stop the relevant marketing. Opting out will not affect your use of our core services or prevent necessary service messages.

We will only make unsolicited marketing calls about claims management services where we have the consent required by electronic marketing law.

9. Cookies and website analytics

Our website uses cookies and similar technologies. Some are necessary for the website to function. Others help us understand website performance, improve user experience, provide analytics or support marketing. Where consent is required, we will obtain it before placing or accessing non-essential cookies or similar technologies on your device. You can change your cookie choices using the controls made available on our website. Further information about the cookies we use, what they do and how long they remain is available in our Cookie Notice.

10. Transfers outside the UK

Some service providers may access or process personal data from outside the UK. This may include outsourced South African contact centre support and technology services.

Where personal data is transferred outside the UK, we will ensure that the transfer is permitted under UK data protection law. This may include transferring information to a country covered by UK adequacy regulations or putting approved contractual safeguards in place, such as the UK International Data Transfer Agreement or the UK Addendum to the EU Standard Contractual Clauses. We will also apply appropriate technical and organisational security measures.

Please contact us using the details in section 1 if you would like further information about a relevant international transfer or the safeguards that apply.

11. How long we keep personal data

We keep personal data only for as long as it is needed for the purpose for which it was collected and to meet our legal, regulatory, accounting, complaint-handling and dispute-resolution obligations.

For regulated claims management activity, we must record relevant telephone calls and retain relevant electronic communications. Telephone recordings must generally be retained for at least 12 months from the latest relevant event specified by the FCA rules. This may include your last contact with us, withdrawal from or settlement of a claim, the end of an agreement, the conclusion of a complaint or the conclusion of related legal proceedings. Complaint records are generally kept for at least three years from the date we receive the complaint.

Customer and claims files, including relevant credit-search information, are normally retained for six years after our service ands or the claim is closed, whichever is the latter.

Accounting records are generally retained for six years from the end of the relevant financial year.

Some records may need to be kept for longer where this is necessary to establish, exercise or defend legal claims, respond to a regulator or meet another legal obligation. When personal data is no longer required, we will delete, destroy or anonymise it securely. Our detailed retention periods are maintained in our internal retention schedule and records of processing activities.

12. Monitoring, recording and CCTV

We record telephone calls connected with our regulated claims management activity. We may also monitor emails and other communications for quality assurance, training, compliance, complaint handling, fraud prevention and record-keeping. You will be told at the start of a telephone call where the call is being recorded.

We operate CCTV at our premises for crime prevention, site security and health and safety. CCTV images are accessed only where there is a legitimate reason to do so and are retained in line with our applicable retention period.

13. How we protect personal data

We use technical and organisational measures designed to protect personal data against accidental or unlawful loss, destruction, alteration, unauthorised access, misuse or disclosure. Access is restricted to people who need the information for a legitimate business purpose.

We require service providers acting on our behalf to apply appropriate security and confidentiality standards. We also maintain procedures for identifying, investigating and managing suspected personal data breaches and for making any notification required by law.

14. Your data protection rights

Depending on the circumstances, you may have the right to:

- ask for a copy of the personal data we hold about you
- ask us to correct personal data that is inaccurate or incomplete
- ask us to erase personal data in certain circumstances
- ask us to restrict how personal data is used in certain circumstances
- object to processing based on legitimate interests
- object to direct marketing at any time
- receive certain personal data in a portable format where the right applies
- withdraw consent at any time where we rely on consent, without affecting earlier lawful processing
- ask for safeguards where a decision with legal or similarly significant effects is made solely by automated means, where the law gives you this right

These rights do not apply in every situation and exemptions may apply. If we cannot comply with a request, we will explain why unless the law prevents us from doing so.

How to exercise your rights

Email customercare@myclaimgroup.co.uk or use the contact details in section 1. You do not normally have to pay a fee. We may ask for proportionate information to confirm your identity and understand your request.

We will normally respond without undue delay and within one month. The time limit may be extended where the law allows, for example if a request is complex or you have made several requests. If an extension is needed, we will tell you and explain why.

15. Data protection complaints

If you are unhappy with the way we have used your personal data or handled a data protection request, please email customercare@myclaimgroup.co.uk. We will acknowledge a data protection complaint within 30 days, take appropriate steps to investigate and respond without undue delay, keep you informed as appropriate and tell you the outcome.

You also have the right to complain to the Information Commissioner's Office. We would welcome the opportunity to address your concern first, but you are not required to contact us before approaching the ICO. www.ico.org.uk/make-a-complaint.

16. Keeping personal data accurate

Please tell us if your personal data changes or if you believe the information we hold is inaccurate or incomplete. This helps us keep our records accurate and current.

17. Changes to this Privacy Notice

We may update this Privacy Notice from time to time. The latest version will be published on our website and will state when it takes effect. Where a change materially affects how we use personal data, we will take reasonable steps to bring it to the attention of affected individuals. If we intend to use your personal data for a new purpose, we will explain that purpose and provide any other relevant privacy information before using your data in that way.