MIB Hub Registration Tool Terms of Use, Privacy & Cookies Policies

These policies set out the terms of use of the MyLicence website for industry participants who are registered and authorised to use the service, and give information on how the MIB treats the personal data you provide

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Contents

1 Terms of Use 4

2 Other Applicable Terms 4

3 UK Use 4

4 Availability of this Website 5

5 Changes to this Website 5

6 Indemnity from you in Favour of MIB 5

7 MIB's limitation of liability 5

8 No Reliance on Information 6

9 Events Outside MIB's Control 6

10 Changes to Terms of Use 7

11 General 7

12 Third Part Rights 8

13 Trademarks 8

14 Intellectual Property 8

15 Uploading Content to this Website 9

16 Viruses 10

17 Linking to this Website 10

18 Links to Third Party Websites 10

19 How to contact MIB 11

20 Dashboard 11

21 Acceptable Use Policy 11

21.1 Prohibited Use 12

21.2 Content standards 13

21.3 Suspension and Termination 13

21.4 Changes to the Acceptable Use Policy 14

22 Privacy Policy 14
22.1 The personal data we collect about you 14
22.2 How we collect your information 15
22.3 How we use your information 16
23 Legal basis for processing your data 16
24 Other parties who will have access to your data 17
25 Accuracy of Your Information 18
26 Transferring your personal information overseas 18
27 Retention Period 18
28 Your rights 18
29 Changes to Privacy Policy 19
30 Data Protection Officer 20
31 Complaints Process 20
32 Cookies Policy 20

Document change log

Version	Date	Comment	Update
4.1	18/12/17	Review of policies and align with GDPR requirements. All policies combined where practicable into one document	Risk & Compliance Support Officer
4.2	26/01/18	Second Review	R&C Officer
4.3	28/03/18	Update following peer review	R&C Support Officer
4.4	10/05/18	Final GDPR changes	R&CO
5	23/05/18	Retention update	SDM
6	13/08/26	Removal of NCD service	Product Owner

1 Terms of Use

Please read these Terms of Use carefully and make sure you understand them before using this Website as they (together with the documents referred to in them) apply directly to your use of this Website https://registration.mibhub.org.uk (this "**Website**") and tell you the terms of use on

which you may make use of this Website. Use of this Website includes accessing and browsing this Website. By accessing this Website, you agree to be bound by all of the following Terms of Use.

MIB recommends that you print a copy of these Terms of Use or save them to your computer for future reference.

If you do not accept these Terms of Use and do not intend to be bound by them, you may not use this Website and should exit immediately.

These Term of Use are only in the English language.

This Website is operated by the Motor Insurers' Bureau ("MIB") (registered in England and Wales under company number 00412787 the registered office being Linford Wood House, 6-12 Capital Drive, Linford Wood, Milton Keynes, MK14 6XT. MIB's VAT number is GB 991 2548 92.

MIB reserves the right in its absolute discretion, without reason and without liability to suspend or block you from this Website with immediate effect and without notice.

2 Other Applicable Terms

These Terms of Use refer to the following additional terms, which also apply to your use of this Website:

- MIB's Acceptable Use Policy in paragraph 21.
- MIB's Privacy Policy in paragraphs 22 to 31, which sets out the terms on which MIB processes any personal data MIB collects from you, or that you provide to MIB. By using this Website, you consent to such processing and you warrant that all data provided by you is accurate;
- MIB's Cookie Policy in paragraph 32 which sets out information about the cookies on this Website.

3 UK Use

Use of this Website is intended for residents of the United Kingdom only. MIB makes no representation that any of the information contained within this Website is available or appropriate for use in any other country or jurisdictions.

4 Availability of this Website

This Website is made available free of charge. Please note that certain services provided on this Website may entail charges, subject to the terms and conditions of the provision of the relevant services. MIB does not guarantee that this Website, or any content on it, will always be available or

be uninterrupted. Access to this Website is permitted on a temporary basis. MIB may suspend, withdraw, discontinue or change all or any part of MIB's site without notice. MIB will not be liable to you if for any reason this Website is unavailable at any time or for any period. You are responsible for making all arrangements necessary for you to have access to this Website. MIB is not an internet service provider. You are responsible for the payment of the fees charged by your internet service provider. You are also responsible for ensuring that all persons who access this Website through your internet connection are aware of these Terms of Use and other applicable terms and conditions, and that they comply with them.

5 Changes to this Website

MIB may update this Website from time to time, and may change the content at any time, without liability. However, please note that any of the content on this Website may be out of date at any given time, and MIB is under no obligation to update it. MIB does not guarantee that this Website, or any content on it, will be free from errors or omissions.

6 Indemnity from you in Favour of MIB

To the fullest extent permitted by law and without prejudice to any other rights available to MIB, you hereby agree to indemnify MIB fully and without limit for any losses, costs, expenses or damages (including amounts paid in settlement, out of pocket expenses, interest, penalties, sanctions and all legal and other professional costs and expenses) incurred by or suffered by MIB in relation to or as a result of any breach by you of any of these Terms of Use.

7 MIB's limitation of liability

Nothing in these Terms of Use excludes or limits MIB's liability for death or personal injury arising from its negligence, or MIB's fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law. To the extent permitted by law, MIB excludes all conditions, warranties, representations or other terms which may apply to this Website or any content on it, whether express or implied.

Whilst MIB takes reasonable care in the preparation of this Website it is not liable for any errors, omissions or misleading statements. You acknowledge that you are solely responsible for the use to which you put this Website and all results and information you obtain from it. MIB will not be liable to any user for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:

- use of or inability to use, this Website; or

- use of or reliance on any content displayed on this Website.
- If you are a business user, please note that in particular, MIB will not be liable for:
- loss of profits, sales, business, or revenue;
- business interruption;
- loss of anticipated savings;
- loss of business opportunity, goodwill or reputation; or
- any indirect or consequential loss or damage.

This website is not intended for consumer use. MIB will not be liable for any loss or damage caused by a virus, distributed denial-of-service attack, or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of this Website or to your downloading of any content on it, or on any website linked to it.

8 No Reliance on Information

The content on this Website is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on this Website.

Although MIB makes reasonable efforts to update the information on this Website, MIB make no representations, warranties or guarantees, whether express or implied, that the content on this Website is accurate, complete or up-to-date.

9 Events Outside MIB's Control

MIB will not be liable or responsible for any failure to perform, or delay in performance of, any of its obligations under these Terms of Use that is caused by an Event Outside MIB's Control (as defined below).

An "Event Outside MIB's Control" means any act or event beyond MIB's reasonable control, including without limitation strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks.6

If an Event Outside MIB's Control takes place that affects the performance of MIB's obligations under these Terms of Use MIB's obligations under these Terms of Use will be suspended and the time for performance of MIB's obligations will be extended for the duration of the Event Outside MIB's Control.

10 Changes to Terms of Use

MIB reserves the right to update these Terms of Use from time to time without notice to you. All such updates are effective as soon as they appear on this Website and your continuing use after such an update will signify your agreement to be bound. Please check this page from time to time to take notice of any changes MIB has made, as they are binding on you. These Terms of Use were updated on 13th August 2026.

11 General

These Terms of Use and all other agreements and documents referred to in and incorporated into them represent the entire agreement between MIB and you for use of this Website and supersede all prior agreements in relation to this Website.

These Terms of Use shall be governed and construed according to the laws of England and you submit to the exclusive jurisdiction of the English Courts in the event of dispute (including any noncontractual disputes or claims).

The failure to exercise or delay in exercising a right or remedy provided by these Terms of Use or by law does not:

- constitute a waiver of the right or remedy, or
- a waiver of other rights or remedies.

You shall do or procure to be done all such further acts and things and execute or procure the execution of all such other documents as may be from time to time required for the purpose of giving full effect to the provisions of these Terms of Use.

If any provision of these Terms of Use shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of these Terms of Use that shall remain in full force and effect.

You shall not transfer, charge, sub-contract or deal in any other manner with all or any of your rights or obligations under these Terms of Use.

MIB may at any time assign, transfer, charge, sub-contract or deal in any other manner with all or any of its rights or obligations under these Terms of Use.

Nothing in these Terms of Use is intended to, or shall operate to:

- create a partnership between you and MIB, or7
- authorise either you or MIB to act as agent for the other, and

- neither you nor MIB shall have authority to act in the name or on behalf of or otherwise to bind the other in any way (including the making of any representation or warranty, the assumption of any obligation or liability and the exercise of any right or power).

12 Third Part Rights

These Terms of Use are between you and MIB. No other person shall have any rights to enforce any of its terms.

13 Trademarks

For the purpose of these Terms of Use MIB may claim rights in trademarks, logos and icons contained on this Website.

14 Intellectual Property

For the purposes of these Terms of Use, all intellectual property rights (including copyright) in the whole of this Website and the material published on this Website belong, or is licensed to MIB or its licensors, as the case may be, unless otherwise indicated, and may not be used, sold, licensed, copied or reproduced in whole or in part in any manner or form by any person without the prior written consent of MIB.

The works included in and on this Website are protected by copyright laws and treaties around the world. All such rights are reserved.

You may print off one copy, and may download extracts, of any page(s) from this Website for your personal use and you may draw the attention of others within your organisation to content posted on this Website.

You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.

MIB's status (and that of any identified contributors) as the authors of content on this Website must always be acknowledged.

You must not use any part of the content on this Website for commercial purposes without obtaining a licence to do so from MIB or its licensors.

If you print off, copy or download any part of this Website in breach of these Terms of Use, your right to use this Website will cease immediately and you must, at MIB's option, return or destroy any copies of the materials you have made.

The 'MyLicence' logos, icon and name ("MyLicence Brand") are subject to Crown Copyright conditions. The use of the MyLicence Brand is limited to members of the MIB, Association of British Insurers ("ABI") and British Insurance Brokers' Association, and organisations that are connected, or intending to connect to, the gateway providing insurers access to certain external data; the MIB Hub. The use of the MyLicence Brand is not an endorsement of the organisation using it.

15 Uploading Content to this Website

Whenever you make use of a feature that allows you to upload content to this Website, or to make contact with other users of this Website, you must comply with the content standards set out in our Acceptable Use Policy.

You warrant that any such contribution does comply with the Acceptable Use Policy, and you will be liable to MIB and indemnify it for any breach of that warranty. If you are a consumer user, this means you will be responsible for any loss or damage MIB suffers as a result of your breach of warranty.

Any content you upload to this Website will be considered non-confidential and non-proprietary, and MIB and other users of this Website have the right to use, store, copy, distribute and disclose to third parties any such content for any purpose.

MIB also has the right to disclose your identity to any third party who is claiming that any content posted or uploaded by you to this Website constitutes a violation of their intellectual property rights, or of their right to privacy.

MIB will not be responsible, or liable to any third party, for the content or accuracy of any content posted by you or any other user of this Website.

Without prejudice to any other right or remedy it may have, MIB has the right to remove (at any time) any posting you make (or is made on your behalf on this Website if, in MIB's opinion, the relevant post does not fully comply with the provisions set out in the Acceptable Use Policy.

The views expressed by other users on this Website do not necessarily represent MIB's views

16 Viruses

MIB does not guarantee that this Website will be secure or free from bugs or viruses.

You are responsible for configuring your information technology, computer programs and platform in order to access this Website. You should use your own virus protection software.

You must not misuse this Website by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to this Website, the server on which this Website is stored or any server, computer or database connected to this Website. You must not attack this Website via a denial-of service attack or a distributed denial-of-service attack.

By breaching this provision, you may commit a criminal offence under the Computer Misuse Act 1990. MIB will report any such breach to the relevant law enforcement authorities and it will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use this Website will cease immediately.

17 Linking to this Website

You may not establish, create and/or provide a link to this Website from any other website, nor may you reproduce or store any part of this Website on any other website without first obtaining MIB's prior written consent.

18 Links to Third Party Websites

This Website may also contain hypertext links to websites operated by third parties. The responsibility for the operation and content of those websites shall rest solely with the organisation identified as controlling the relevant third party website and will be governed by separate terms and conditions. MIB assumes no responsibility for the content of websites linked to this Website.

Links are provided for convenience only and inclusion of any link does not imply endorsement by MIB in any way of the third party website to which it links. MIB accepts no responsibility whatsoever for the contents of any website accessed by a link that MIB supplies and MIB will not be liable for any loss or damage that may arise from your use of them.

19 How to contact MIB

Should you have any comments or questions in relation to this Website or should you wish to contact MIB for any other reason please forward these to hubservices@mib.org.uk.

In the event that any difficulties are experienced in gaining access to any part of the Website please contact MIB either by telephone at 01908 830001 or e-mail to hubservices@mib.org.uk.

20 Dashboard

The dashboard allows authorised registered users to check the service in order to identify any connection integrity issues.

What does the dashboard include?

- A copy of the database which covers all calls made to MyLicence by registered users.
- The total number of calls made to the DVLA Database & MIB HUB Cache Server
- The average response time when a call has been made by a registered user of the service. This will cover:
- Overall calls on the service
- Calls serviced by the DVLA Database
- Calls serviced by the MIB HUB Cache Server o The total number of DVLA request time outs

What is the Permitted Purpose of the Dashboard?

- The dashboard is only to be used by authorised registered users to check the service in order to identity any connection integrity issues. Any other use of this service is strictly prohibited and if identified this may lead to the suspension and/or termination of a registered user's access to the dashboard.

Who has access?

- Only live 'Direct Connectors' who frequently use the service will be granted access to use the dashboard function. To gain access to the Dashboard members must write to MIB requesting access and explaining why they should be granted access.

21 Acceptable Use Policy

This Acceptable Use Policy sets out the terms between you and MIB under which you may access this Website.

This Acceptable Use Policy applies to all users of, and visitors to, this Website. Your use of this Website means that you accept, and agree to abide by, all the policies in this Acceptable Use Policy.

21.1 Prohibited Use

You may use this Website only for lawful purposes. You may not use this Website:

- In any way that breaches any applicable local, national or international law or regulation (including but not limited to the General Data Protection Regulations and the Data Protection Act 2018).
- If you do not have the capacity to enter into binding contracts.
- If, being an individual, you are not at least 18 years old and have not obtained the age of majority in the state or country in which you live.
- In any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect.
- For the purpose of harming or attempting to harm minors in any way.
- To send, knowingly receive, upload, download, use or re-use any material which does not comply with MIB's content standards.
- To transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam).
- To knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- Not to reproduce, duplicate copy or re-sell any part of this Website in contravention of the provisions of these Terms of Use.
- Not to allow anyone else use of any username and passwords provided to you to access this Website.
- Not disclose your username and password and ensure it is kept confidential at all times.
- Not to access without authority, interfere with, damage or disrupt:
    - any part of this Website;
    - any equipment or network on which this Website is stored;
    - any software used in the provision of this Website; or
    - any equipment or network or software owned or used by any third party.

21.2 Content standards

These content standards (“Content Standards”) apply to any and all material which you contribute to this Website ("Contributions"), and to any interactive services associated with it.

You must fully comply with the Content Standards. The Content Standards apply to any and all of any Contribution.

Contributions must:

- Be accurate (where they state facts).
- Be genuinely held (where they state opinions).
- Comply with applicable law in the UK and in any country from which they are posted.

Contributions must not:

- Contain any material which is defamatory of any person.
- Contain any material which is obscene, offensive, hateful or inflammatory.
- Promote sexually explicit material.
- Promote violence.
- Promote discrimination of any nature (including discrimination based on race, sex, religion, nationality, disability, sexual orientation or age).
- Infringe any copyright, database right or trade mark of any other person.
- Be likely to deceive any person.
- Be made in breach of any legal duty owed to a third party, such as a contractual duty or a duty of confidence.
- Promote any illegal activity.
- Be threatening, abuse or invade another's privacy, or cause annoyance, inconvenience or needless anxiety.
- Be likely to harass, upset, embarrass alarm or annoy any other person.
- Be used to impersonate any person, or to misrepresent your identity or affiliation with any person.
- Give the impression that they emanate from MIB, if this is not the case.
- Advocate, promote or assist any unlawful act such as (by way of example only) copyright or other intellectual property rights infringement or computer misuse.

21.3 Suspension and Termination

Without prejudice to the foregoing, MIB will determine, in its discretion, whether there has been a breach of these Terms of Use through your use of this Website. When a breach of these Terms of Use has occurred, MIB may take such action as it deems appropriate.

For the avoidance of doubt, failure to comply with the Acceptable Use Policy constitutes a material breach of these Terms of Use upon which you are permitted to use this Website, and may result in MIB's taking all or any of the following actions:

- Immediate, temporary or permanent withdrawal of your right to use this Website.
- Immediate, temporary or permanent removal of any posting or material uploaded by you to this Website.
- Issue of a warning to you.

- Legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach.
- Further legal action against you.
- Disclosure of such information to law enforcement authorities as MIB reasonably feels is necessary.

MIB excludes all liability for actions taken in response to breaches of the Acceptable Use Policy. The responses described in the Acceptable Use Policy are not limited, and MIB may take any other action it reasonably deems appropriate.

21.4 Changes to the Acceptable Use Policy

MIB may amend the Acceptable Use Policy at any time without any liability and without notice to you. All such amendments are effective as soon as they appear on this Website and your continuing use after such an amendment will signify your agreement to be bound by such terms and conditions. You should check this page from time to time to take notice of any changes made, as they are legally binding on you. Some of the provisions contained in this Acceptable Use Policy may also be superseded by provisions or notices published elsewhere on this Website.

22 Privacy Policy

The Motor Insurers' Bureau (MIB) operate the MyLicence service. This is a facility that gives motor insurance providers access to accurate driver licence data, held by the DVLA, during the underwriting process.

We respect your privacy and are committed to protecting your personal data. This Privacy Notice ("Notice") explains how Motor Insurers Bureau ("MIB") and its affiliated companies and subsidiaries collects and uses personal data in connection with this website. Throughout this Notice MIB may be referred to as "we", "us" or "our" or "MIB".

MIB is the data controller responsible for the personal data collected about you connection with this website. For the purpose of the Data Protection Act, the data controller is Motor Insurers' Bureau of Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT ("us", "our").

22.1 The personal data we collect about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed

("anonymous data"). MIB may collect, use, store and transfer ("process") different kinds of personal data about you. The data we process about you, and how it is used, is detailed in the table below:

Type of Data Collected	Categories of data we collect	How the data is collected	How the data is used
MIB HUB Registration Data	User name, email address, company name, company address,	Provided by Users (Industry Participants)	Allowing the user to login to the MIB HUB registration to access the MIB HUB and to ensure the security of the system by implementing access control.
Personal Data	Personal Data Insured Name, driving licence number, Licence valid to and from dates, entitlement details, endorsement details, medical restrictions, penalty points and disqualification details	Search criteria is provided by Users (Industry Participants) Results are returned from the DVLA	For verifying details during insurance underwriting and pricing, to improve their risk rating calculations to provide more accurate quotes. Fraud prevention.
Technical website data	IP Address, browser information, times and dates, response times, page interactions	Automatically collected via website interactions	For service efficiency, security and improvement

22.2 How we collect your information

- We may collect personal data from you when you interact with or use our website or where you choose to correspond with us in connection with our products or services.

- You are required to provide any personal data we reasonably require to enable us to meet our obligations in connection with the services we provide to you, including any statutory or contractual obligation. Where you are unable to provide us with personal data we reasonably require to meet our obligations, we may be unable to offer services to you and we may have to terminate any existing services with immediate effect.

- Where you provide personal data about other third-party individuals, such as your spouse, civil partner, children, dependants or emergency contacts, where appropriate, you should direct these individuals to this Notice to ensure they understand how we collect and use their personal data.

- In addition to collecting personal data from you directly, we may also collect information about you from other third parties, such as industry participants such as insurers, intermediaries and the DVLA. This information may be sourced prior to or whilst we are making arrangements to provide services to you.

22.3 How we use your information

The personal data we collect in connection with this website is used or the following purposes:

- to offer and administer the services we provide to you, including administering our customer records and notifying you of changes and updates to our services. As part of this service, we provide motor insurance providers access to your personal data to facilitate the underwriting process.
- to comply with our legal obligations.

23 Legal basis for processing your data

We rely on the following lawful bases to collect and use your personal data.

- To pursue our legitimate interests or a third party's legitimate interests to provide the services in the most appropriate way. This means that we will process and share your personal data to carry out some ancillary activities in connection with the services you have requested, such as performing identity and due diligence checks, monitoring communications for training and quality purposes and maintaining the security and integrity of our website.

- To fulfil our obligations in connection with any contract that we may have with you or take appropriate steps prior to entering into a contract with you. This means that we will process and share your personal data to provide any services you have requested and fulfil our contractual obligations, including responding to any prospective enquiries that you make about our services.

To provide these services, we may need to process some personal data, such as details relating to criminal convictions and health, which are deemed to be sensitive. We would process these details under the following conditions:

- for insurance purposes – including advising on, arranging, underwriting or administering contracts of insurance, administering claims under a contract of insurance and exercising rights, or complying with obligations that arise in connection with contracts of insurance. to offer and

administer the services we provide to you, including administering our customer records and notifying you of changes and updates to our services;

24 Other parties who will have access to your data

We generally share the personal data we collect on our website with Authorised Users the MyLicence service. Authorised Users of the MyLicence service are referred to as 'Industry Participants' and include the following:

Type	Description
Insurers	means any insurance company, Lloyd's syndicate or compensator authorised to underwrite motor insurance and "Insurers" shall be construed accordingly
Intermediaries	a party, authorised by the Financial Conduct Authority, acting on behalf of an Insurer including broker offices/call centres, broker websites, Independent Financial Advisors, Managing General Agents and affiliated partners
Software Houses	firms specialising in providing software that allows Insurers, Intermediaries and Aggregators to trade insurance policies electronically
Aggregators	an insurance aggregator authorised by MIB from time to time in writing to carry out enquiries of the Data within the MIB Hub and to distribute the results of these enquiries to its panel members
Other third parties	all Authorised Third Parties save for Insurers, Intermediaries Aggregators and Software Houses;

All users are required to sign a contract before being approved for use of the service.

We may also disclose your personal data to third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this Privacy Policy.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

25 Accuracy of Your Information

We rely on the availability of accurate personal data to enable us to provide the services to you and operate our business. You should therefore notify us of any changes to your personal data that may affect the proper management and administration of the services we provide to you.

26 Transferring your personal information overseas

MIB do not send any personal data relating to the MyLicence service outside of the UK or EEA. Users may transfer data outside of the EEA where such transfer complies with the Data Protection Legislation.

27 Retention Period

MIB will only retain your personal data for as long as necessary to fulfil the purposes for which it was collected, including for the purposes of satisfying any legal, accounting or reporting requirements.

To determine the appropriate retention period for personal data, MIB considers the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which MIB processes your personal data and whether MIB can achieve those purposes through other means, and the applicable legal requirements.

Our Data Retention Periods are:

- The MIB Hub has a cache with a data retention period of 48 hours after which the data is purged. All MyLicence personal data, retrieved from DVLA is purged at this point.

28 Your rights

You have the following rights in relation to the personal data we hold about you.

- **The right to access and inspect your personal data** or be provided with a permanent copy of the information we hold about you.
- **The right to request inaccurate personal data about you is rectified**, particularly if it is factually inaccurate.
- **The right to request your personal data is erased** in certain circumstances, e.g. if it is no longer necessary for us to retain the information.

- **The right to object to the use of your personal data**, particularly where you feel there are no longer sufficient grounds for us to continue processing the information or we rely on the legitimate interests lawful basis to carry out the processing.
- **The right to request the restriction of your personal data** from further processing, e.g. where the personal data is inaccurate and you request the restriction of the information until it is corrected.
- **The right to request that some aspects of your personal data be provided to you or a third party** of your choice in electronic form to enable its reuse.
- **The right to refuse direct marketing communications** or ask to stop sending you direct marketing communications.
- **The right to withdraw your consent,** where you have previously given your consent for us to collect and process your personal data.
- **The right to object to a decision which is based solely on automated processing** and which creates legal or other significant effects.
- **The right to complain to the data protection supervisory authority** if you have concerns about the way we collect and use your personal data.

Please note that some of the rights described above may be limited in certain circumstances, such as where exemptions or legal obligations apply or there is an overriding legitimate interest in continuing to process the personal data. If we are unable to fulfil a request from you to exercise one of the above rights, we will contact you to explain the reason for our refusal. If you wish to exercise your rights or have concerns about the way we collect and process your personal data please contact us at: dsar@mib.org.uk.

29 Changes to Privacy Policy

We will update this Notice from time to time to ensure it continues to reflect the way we collect and use your personal data. Any changes to this Notice will be posted here and notified to you via email and such changes will become effective as soon as they are posted. You should therefore periodically review this notice to ensure you understand how we collect and use your personal data.

30 Data Protection Officer

Questions, comments and requests regarding this Privacy Policy are welcomed and should be addressed to the Data Protection Officer, MIB, Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT or email at privacy@mib.org.uk.

31 Complaints Process

If you have any complaints about how the MIB handles your personal data, please contact us by telephone on 01908 830001, or by email at hubservices@mib.org.uk and we will do our best to assist.

If, after we have given you our final response, you are still dissatisfied you have a right to lodge a complaint with the UK data protection supervisory authority at:

Information Commissioner's Office

Wycliffe House,

Water Lane,

Wilmslow,

SK9 5AF

Website: www.ico.org.uk

32 Cookies Policy

The following explains how Motor Insurers' Bureau ("MIB") uses non-intrusive cookies on www.registration.mibhub.org.uk (this "Website"). Continued use of this Website implies your (or a user of your computer's) ("you") acceptance of this Cookies Policy.

A 'cookie' is information that a website transfers to and stores on the hard drive of your device so that it can remember something about you at a later time. A 'cookie' recognises you when you return to this Website. MIB may collect information by 'cookies' about your device including the IP address, operating system and browser type. This information is used to improve the use of this Website, to track visitor use of this Website and to compile statistical reports on website activity. For further information visit www.aboutcookies.org or www.allaboutcookies.org.

MIB uses the following cookies:

- Strictly necessary cookies. These are cookies that are required for the operation of this Website. They include, for example, cookies that enable you to log into secure areas of this Website.
- Analytical/performance cookies. They allow us to recognise and count the number of visitors and to see how visitors move around this Website when they are using it. This helps us to improve the way this Website works, for example, by ensuring that users are finding what they are looking for easily.
- Functionality cookies. These are used to recognise you when you return to this Website. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region, and High Visibility setting).
- Targeting cookies. These cookies record your visit to this Website, the pages you have visited and the links you have followed. We will use this information to make this Website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

MIB uses the following individual 'cookies':

- To collect generic information using Google Analytics to see how visitors use this Website. The cookies collect information in an anonymous form, including the number of visitors to this Website, what websites visitors have come from and the pages they visited. MIB uses this information to compile reports and help us improve this Website.
- Retargeting ‘cookies’ - To control a form of marketing called Retargeting. When a user visits one of MIB's websites the browser will identify the ‘cookie’ on the hard drive of the user's device, and it will know if it has previously visited this Website or not. (This is whether you clicked on the MIB banner or simply passed over it.) The type of information gathered by this process counts the hits to this Website and/or banner(s) linked to an IP address and domain.

This information is used by MIB in reporting statistical information. MIB uses tracking technologies in a variety of ways, including:

- keeping count of return visits to this Website or our partners' or third party websites;
- accumulating and reporting aggregate statistical information on this Website and advertisement usage; and
- determining which features users like best.

Such information may be transferred and or accessed by third party motor insurance organisations.

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

How to refuse to accept cookies:

At any time, you may refuse to accept cookies on this Website by activating the setting on your browser which allows you to refuse the setting of cookies. Information on deleting or controlling cookies is available at www.AboutCookies.org. By deleting cookies in this manner, you will also disable MIB's cookies that control the High Visibility settings of your browser. If you refuse to accept 'cookies', you may be unable to access all or certain parts of this Website. To opt out of being tracked by Google Analytics across all websites visit: https://tools.google.com/dlpage/gaoptout