



# Privacy Notice – Insurance Claims

Date notice written: July 2026

## Why is this information being processed?

If you make an insurance claim for property damage or personal injury against Perth and Kinross Council, the information you provide will be used to record and respond to your claim.

## Who is processing this information?

The personal information you have provided will be processed by Perth and Kinross Council, Council Building, 2 High Street, Perth, PH1 5PH. Email [Enquiries@pkc.gov.uk](mailto:Enquiries@pkc.gov.uk) or telephone 01738 475000.

## Why is it lawful for the Council to process this information?

The Council is permitted to process personal data in this way because having public liability insurance helps it to fulfil its duty to make arrangements which secure best value under the terms of the Local Government in Scotland Act 2003.

Formally, the processing of personal data provided to us for this purpose satisfies Article 6(1)(c) of the UK General Data Protection Regulation – “Processing shall be lawful...to the extent that processing is necessary for compliance with a legal obligation to which the controller is subject.”

## Will any sensitive personal information (Special Category Data or information about criminal convictions etc) be processed?

Yes, if relevant to the claim.

## If so, why is it lawful for the Council to process this information?

The information recorded to process your insurance claim may contain information about, for example, health. The Council is permitted to process this information under the terms of Article 9(2)(g) of the UK General Data Protection Regulation – “...processing is necessary for reasons of substantial public interest” – with reference to Schedule 1, Part 2, Section 20 (1) (a) of the Data Protection Act 2018 – “processing... is necessary for an insurance purpose”.

## Will this information be shared?

Your information will be shared with the Council’s insurer and relevant Services within the Council to ensure that your claim can be fully investigated. Your information may also be shared with the Council’s loss assessors on occasion.

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Your personal information will also be disclosed to third parties if it's necessary for us to do so in order to verify its accuracy, prevent or detect crime, protect public funds or where required by law. The Council may check information provided by you, or information about you provided by a third party, with other information held by us.

### How long will this information be kept for?

Personal information held on Perth and Kinross Council systems in relation to insurance claims is kept for differing periods according to the type of claim which is made and the age of the claimant.

However, the majority of claims made by adults which are for damage to property are kept for the six years after the end of the financial year in which they are made.

At the end of the appropriate retention period, records are destroyed.

### Personal information rights

Individuals have rights in relation to the information the Council holds about them, including the right to request a copy of their information. You can find out more about your [personal information rights](#) on our website or by contacting the Council's Information Governance Team at the address below.

### Data Protection Officer

The Council has a Data Protection Officer who you can contact in the first instance if you have any questions or complaints about how we are processing your personal information.

Please contact by writing to the Data Protection Officer, Perth and Kinross Council, Council Building, 2 High Street, Perth, PH1 5PH, by emailing [DataProtection@pkc.gov.uk](mailto:DataProtection@pkc.gov.uk) or by telephoning 01738 475444.

### Information Commissioner's Office

If you want to complain about how the Council has processed your information you have the right to contact the [Information Commissioner's Office](#) via their website or by telephoning 0303 123 1113.

### Information Governance Team

If you have any questions about how the Council processes your information, or if you would like a copy of this notice in another language or format, please contact the Information Governance Team:

## Privacy Notice – Insurance Claims

Information Governance  
Legal and Governance Services  
2 High Street  
Perth  
PH1 5PH

Email [DataProtection@pkc.gov.uk](mailto:DataProtection@pkc.gov.uk)

Telephone 01738 477933