PRIVACY POLICY

1. Introduction:

MSC Accident Repair Centre (referred to in this Privacy Policy as "MSC", "the Company", "we", "us" or "our") is committed to protecting and respecting the privacy of all individuals whose personal information we collect and process.

This Privacy Policy explains how we collect, use, store, protect and share personal data relating to our customers, employees, prospective employees, suppliers, business contacts, website visitors and other individuals who interact with our business.

We process personal data in accordance with applicable data protection legislation, including the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018, the Data (Use and Access) Act 2025 and other applicable privacy legislation, as amended from time to time.

For the purposes of data protection legislation, MSC Accident Repair Centre acts as a data controller in respect of the personal information it determines the purposes and means of processing.

We are committed to ensuring that all personal data is handled lawfully, fairly, transparently and securely. We recognise the importance of protecting the privacy and rights of individuals and take appropriate technical and organisational measures to safeguard the information entrusted to us.

Any enquiries regarding this Privacy Policy or the processing of personal data should be directed to:

Compliance Officer
MSC Accident Repair Centre
Units 6 & 7, Bullsbridge Industrial Estate
Hayes Road, Southall
Middlesex UB2 5NB

Email: info@mscrepair.co.uk

2. Personal Data We Collect

We may collect and process different categories of personal data depending on an individual's relationship with MSC and the services or interactions involved.

The information we collect may include:

2.1 Customer and Business Contact Information

- Names, addresses and contact details, including telephone numbers and email addresses.
- Vehicle registration numbers and vehicle details.
- Insurance and accident claim information.
- Details of repair enquiries, estimates, invoices and work undertaken.
- Information received through First Notification of Loss (FNOL) reports.
- Correspondence and communications relating to repairs, claims and customer enquiries.

2.2 Information Received from Third Parties

We may receive personal information from third parties where this is necessary for our business operations. These may include:

- Insurance companies and insurance brokers.

- Accident management companies.
- Vehicle manufacturers and dealerships.
- Hire vehicle companies.
- Claims management companies.
- Other organisations involved in arranging, authorising or managing vehicle repairs.

Such information may include names, contact details, vehicle information, accident circumstances, insurance details and information relating to repair claims.

2.3 Employee and Recruitment Information

Where an individual is employed by MSC or applies for employment, we may collect and process information including:

- Personal contact details and home addresses.
- Emergency contact and next of kin details.
- Employment contracts and employment history.
- Payroll, bank and tax information.
- Attendance, sickness absence and annual leave records.
- Training, qualifications and performance records.
- Disciplinary, grievance and investigation records.
- Right-to-work and recruitment information.
- Medical or occupational health information where necessary and legally permitted.

Additional information about how employee personal data is processed may be provided through a separate Employee Privacy Notice and our internal Data Protection Policy.

2.4 Website Information

When individuals visit our website, we may collect certain technical and usage information, including:

- IP addresses.
- Browser type and operating system.
- Website usage and browsing activity.
- Pages visited and resources accessed.
- General geographical or location information derived from technical data.
- Cookie and analytical information, where applicable.

2.5 Special Category and Criminal Offence Information

In certain circumstances, MSC may need to process special category personal data, such as health information, or criminal offence information.

This may include medical or occupational health information relating to employees, where necessary for employment, health and safety or legal purposes.

Such information will only be processed where an appropriate lawful basis and any additional required legal condition are satisfied. Access will be restricted to authorised individuals and the information will be handled with appropriate safeguards.

3. How we Collect Personal Data

Personal data may be collected:

- Directly from individuals when they contact us, make an enquiry, request a service or provide

information.
- Through our website, email, telephone calls and written correspondence.
- During the recruitment and employment process.
- Through insurance companies, accident management companies, brokers and other organisations involved in vehicle repair arrangements.
- From suppliers, contractors and other business contacts.
- Through our business systems and administrative processes.
- Through cookies and website analytical tools, where applicable.

Where personal data is obtained from a third party rather than directly from the individual, we will provide the required privacy information in accordance with applicable data protection legislation.

4. How we use Personal Data

MSC processes personal data for legitimate business and operational purposes, including:

4.1 Providing Our Services

- Managing customer enquiries and repair bookings.
- Preparing repair estimates and invoices.
- Carrying out vehicle repairs and associated services.
- Communicating with customers about repair progress.
- Liaising with insurers, brokers and accident management companies.
- Managing insurance claims and repair authorisations.

4.2 Business Administration

- Managing customer, supplier and business records.
- Processing payments and invoices.
- Maintaining financial and accounting records.
- Managing contractual relationships.
- Responding to enquiries and complaints.
- Protecting our business against fraud and unlawful activity.

4.3 Employment and Recruitment

- Managing recruitment and employment arrangements.
- Administering payroll, pensions and employee benefits.
- Managing attendance, sickness absence and annual leave.
- Maintaining training and performance records.
- Managing disciplinary, grievance and employment matters.
- Meeting employment, health and safety and other legal obligations.
- Protecting the safety and wellbeing of employees and others.

4.4 Legal and Regulatory Requirements

We may process personal information where necessary to:
- Comply with applicable legal and regulatory requirements.
- Establish, exercise or defend legal claims.
- Respond to lawful requests from regulatory authorities or other public bodies.
- Maintain appropriate business and financial records.

4.5 Website and Marketing

We may use website information to monitor website performance, improve our online services and understand how visitors use our website.

Where permitted by law, we may also contact existing customers about similar products or services. Any direct marketing communications will comply with applicable privacy and electronic marketing requirements.

Individuals may object to direct marketing at any time.

5. Lawful Basis for Processing Personal Data

Under the UK GDPR, MSC must have a valid lawful basis for processing personal data.

Depending on the purpose of the processing, we may rely on one or more of the following lawful bases:

5.1 Contractual Necessity

Where processing is necessary to enter into or fulfil a contract with an individual, or to take steps requested by an individual before entering into a contract.

For example, processing customer and vehicle information to arrange and carry out vehicle repairs.

5.2 Legal Obligation

Where processing is necessary for MSC to comply with a legal obligation.

For example, maintaining financial records, complying with employment legislation and meeting health and safety requirements.

5.3 Legitimate Interests

Where processing is necessary for MSC's legitimate business interests or those of a third party, provided those interests are not overridden by the individual's rights and freedoms.

This may include managing business operations, maintaining customer relationships, protecting our business, preventing fraud and handling enquiries or complaints.

5.4 Consent

Where an individual has freely given their consent for their personal information to be used for a specific purpose.

Consent may be withdrawn at any time. Withdrawing consent will not affect the lawfulness of processing carried out before the withdrawal.

5.5 Vital Interests

Where processing is necessary to protect the vital interests of an individual or another person, for example in an emergency involving the safety of an individual.

Where special category personal data or criminal offence information is processed, additional legal conditions will also be identified and satisfied.

6. Sharing Personal Data with Third Parties

MSC may share personal data with third parties where this is necessary for the operation of our business, the provision of our services or compliance with legal obligations.

These organisations may include:

- Insurance companies and insurance brokers.
- Accident management and claims management companies.
- Vehicle manufacturers and dealerships.
- Vehicle hire companies.
- Suppliers and service providers.
- Payroll, pension and accounting providers.
- IT support providers and business system providers.
- Professional advisers, including legal and financial advisers.
- Regulatory bodies, law enforcement agencies and government authorities where legally required.

Where third parties process personal information on our behalf, we will take appropriate steps to ensure that suitable contractual and security arrangements are in place.

We will not sell personal information to third parties.

Where we intend to share personal information for direct marketing purposes, we will only do so where permitted by applicable law and, where required, with the individual's consent.

7. International Transfers of Personal Data

MSC primarily operates within the United Kingdom.

If personal data needs to be transferred outside the United Kingdom, we will ensure that the transfer is carried out in accordance with applicable data protection legislation.

Where required, appropriate safeguards will be implemented, which may include an adequacy decision, an international data transfer agreement or other legally recognised transfer mechanisms.

Individuals may contact our Compliance Officer for further information about any relevant international transfers and the safeguards in place.

8. How Long we Retain Personal Data

MSC will only retain personal data for as long as is reasonably necessary for the purposes for which it was collected and processed.

Retention periods will depend on the type of information, the purpose for which it is held and any applicable legal, regulatory, contractual or business requirements.

For example:

- Customer and vehicle repair records will be retained for the period necessary to manage repairs, warranties, claims, contractual obligations and potential legal claims.
- Financial and accounting records will be retained in accordance with applicable statutory requirements.
- Employee records will be retained in accordance with employment, payroll, pension, legal and business requirements.

- Recruitment records will be retained for an appropriate period having regard to recruitment requirements and potential legal claims.
- Website and analytical information will be retained in accordance with the relevant service requirements and applicable cookie settings.

When personal data is no longer required, it will be securely deleted, destroyed or anonymised, as appropriate.

9. Security of Personal Data

MSC takes the security of personal information seriously and implements appropriate technical and organisational measures to protect personal data against unauthorised or unlawful processing, accidental loss, destruction or damage.

Our security measures include:

- Restricting access to personal information to authorised individuals who require it for their role.
- Maintaining appropriate password and access controls.
- Storing physical records securely in locked cabinets, drawers or other secure locations.
- Using appropriate secure systems and methods when transferring personal information.
- Requiring employees and authorised third parties to handle personal information responsibly.
- Providing appropriate data protection awareness and training.
- Securely disposing of personal information when it is no longer required.
- Reviewing our data protection and security arrangements periodically.

All employees, contractors and other authorised individuals handling personal data are expected to comply with MSC's internal Data Protection Policy and associated procedures.

10. Personal Data Breaches

MSC takes appropriate steps to identify, investigate and respond to personal data breaches.

Any suspected or actual personal data breach must be reported immediately to the appropriate member of Senior Management or the Company's designated data protection contact.

Where a breach occurs, MSC will assess the circumstances and take appropriate action to contain, investigate and mitigate its effects.

Where required by law, MSC will notify the Information Commissioner's Office (ICO) within the applicable statutory timeframe and inform affected individuals where the breach is likely to result in a high risk to their rights and freedoms.

11. Your Data Protection Rights

Under applicable data protection legislation, individuals have a number of rights in relation to their personal information.

These rights include:

11.1 Right to Be Informed

The right to receive clear information about how and why MSC collects and processes personal data.

11.2 Right of Access

The right to request a copy of the personal information MSC holds about you. This is commonly known as a Subject Access Request (SAR).

11.3 Right to Rectification

The right to request that inaccurate or incomplete personal information is corrected.

11.4 Right to Erasure

The right to request that personal information is deleted in certain circumstances. This right is not absolute, and MSC may be required or permitted to retain certain information to comply with legal obligations or establish, exercise or defend legal claims.

11.5 Right to Restrict Processing

The right to request that the processing of personal information is restricted in certain circumstances.

11.6 Right to Data Portability

The right, in certain circumstances, to receive personal information provided to MSC in a structured, commonly used and machine-readable format and to request that it is transferred to another organisation.

11.7 Right to Object

The right to object to certain types of processing, including processing based on legitimate interests and processing for direct marketing purposes.

Individuals have an absolute right to object to the processing of their personal data for direct marketing.

11.8 Rights Relating to Automated Decision-Making

Where applicable, individuals may have rights in relation to decisions made solely through automated processing, including profiling, where those decisions have legal or similarly significant effects.

These rights are subject to certain conditions and exemptions under data protection legislation. Not every right will apply in every circumstance.

12. Exercising Your Rights

Individuals wishing to exercise any of their data protection rights should contact MSC's Compliance Officer using the contact details provided in this Privacy Policy.

Requests will be handled in accordance with applicable data protection legislation.

MSC will normally respond to requests within one month of receipt. This period may be extended by up to a further two months where a request is complex or numerous, in which case the individual will be informed of the extension and the reasons for it.

There is normally no charge for making a request. However, MSC may charge a reasonable administrative fee or refuse to act where a request is manifestly unfounded or excessive, in accordance with applicable legislation.

Where necessary, MSC may request additional information to verify an individual's identity before releasing personal information.

13. Withdrawal of Consent and Marketing Preferences

Where MSC relies on consent to process personal information, individuals have the right to withdraw that consent at any time.

Withdrawing consent will not affect the lawfulness of any processing undertaken before consent was withdrawn.

Individuals may also opt out of receiving marketing communications by following the unsubscribe instructions provided in the communication or contacting us at: info@mscrepair.co.uk

Please note that opting out of marketing communications will not prevent MSC from sending essential service-related, contractual or administrative communications where these are necessary.

14. Cookies and Website Monitoring

Our website may use cookies and similar technologies to improve website functionality, monitor website performance and understand how visitors interact with our online services.

Cookies are small text files stored on a user's device when visiting a website.

Some cookies are necessary for the website to operate correctly. Other cookies, such as analytical or advertising cookies, may require the visitor's consent before they can be used.

Where consent is required, our website will provide an appropriate mechanism allowing visitors to accept or reject non-essential cookies.

Visitors may also manage cookie settings through their internet browser. However, disabling certain cookies may affect website functionality.

Where third-party services are used on our website, those providers may also collect information in accordance with their own privacy and cookie policies.

15. Third-Party Websites

Our website may contain links to external websites operated by third parties.

These websites have their own privacy policies and data protection arrangements. MSC has no control over the privacy practices of external websites and accepts no responsibility for their policies or handling of personal information.

Individuals are encouraged to review the relevant privacy policies when visiting third-party websites.

16. Complaints and the Information Commissioner’s Office

MSC aims to handle all personal information fairly, lawfully and transparently.

If an individual has concerns about how their personal information has been collected, used, stored or shared, they should contact our Compliance Officer in the first instance so that the matter can be investigated.

Individuals also have the right to raise a complaint with the Information Commissioner's Office (ICO), which is the UK's independent data protection regulator.

Information and guidance can be found at:

Website: https://ico.org.uk/

Telephone: 0303 123 1113

17. Changes to this Privacy Policy

MSC may review and update this Privacy Policy from time to time to reflect changes in legislation, our business operations, services or data processing practices.

Any updated version will be made available through our website, where appropriate.

Individuals are encouraged to review this Privacy Policy periodically to remain informed about how MSC protects personal information.

18. Contact Us

If you have any questions, comments or concerns about this Privacy Policy or how MSC processes personal information, please contact:

Compliance Officer
MSC Accident Repair Centre
Units 6 & 7, Bullsbridge Industrial Estate
Hayes Road, Southall
Middlesex UB2 5NB

Email: info@mscrepair.co.uk

We welcome all enquiries relating to data protection and privacy.