

# Privacy policy

Severn Trent

July 2018

WONDERFUL ON TAP



# Privacy Policy

## Customer Promise

### We're making it easier for you to find out how we handle your information

A new data privacy law is being introduced in the UK. As a result, we're publishing a new Privacy Notice to make it easier for you to find out how we use and protect your information within Severn Trent Water. We won't be changing the ways we use your personal information, but the new notice will provide you with additional details such as:

- Your increased rights in relation to the information we hold about you
- How we keep your personal information secure
- The types of personal information Severn Trent Water collects about you, and how we collect and use it
- The legal grounds for how we use your information

### How to find out more

The Privacy Notice will be effective from 25 May 2018 and you will be able to view it below or you can ask us to post a copy to you.

### We'll keep you up to date

The Privacy Notice makes sure we continue to comply with privacy law and regulation. If we make changes to any of these in the future, we'll let you know.

### We're here to help

If you have any questions or would like some help, please contact us on **03457 500 500**. You can also view our Code of Practice and our cookie policy. You can view our privacy statement below.

To request access to your data please use our online form or complete this Subject access request PDF form.

**You can also write to:** SAR Officer, Severn Trent Water, 2 St John's Street, Coventry, CV1 2LZ.

## Privacy Notice

### 1. Who are we?

We are Severn Trent Water Limited. We provide our customers with both water and waste-water (sewage) services. Severn Trent Water looks after and is responsible for your data (the Data Controller). Any reference to "we" or "us" in this notice means Severn Trent Water.

We are registered under the Companies Acts (Reg. No. 02366686). Our registered office is Severn Trent Centre, 2 St John's Street, Coventry, CV1 2LZ.

We use a number of external third parties who process your personal data on our behalf, these companies are referred to as '**Data Processors**'. Any Data Processors we use also have their own legal responsibility for handling your data.

If you have any questions, or want more details about how we use your personal information, you can ask us:

- Email us: [dataprotection@severntrent.co.uk](mailto:dataprotection@severntrent.co.uk)
- Call us: 03457 500 500 (+44 3457 500 500 from outside the UK).
- Write to us: FAO Data Protection Officer 2 St Johns Street, Coventry. CV1 2LZ

## **2. Personal data that we collect:**

We collect the following types of personal data from any contact we have with you by telephone, letter, e-mail, facsimile, when visiting your home, Webchat service, Mobile Application, our Contact Us forms and via social media like Twitter and Facebook.

We may also access information about you that is already publicly available:

- Your name, address, email address, telephone number and other contact information;
- Details of payments that you make to us, which may include bank account details as part of any direct debit you agree to set up. For customers paying by credit or debit card, please note we do not store the Credit Verification Code (CVC);
- Information about your billing and payment history, and information we learn from the way you manage your account;
- Information about your credit history with other credit providers which we obtain from Credit Reference Agencies;
- The preferences that you provide to us confirming whether you would like us (and selected third parties) to contact you with information and offers that may be of interest to you;
- Information about your use of our services, including information about your water usage which we collect from meters;
- We also store your responses to surveys should you chose to take part in them;
- If you are the contact at a business customer, we may also collect your employer details, role and work location, and
- Any other information you choose to volunteer to us from time to time.

Some of the information we collect about you may include your special categories of personal data as defined in the UK Data Protection law (please see section 4 below for more details).

When anyone visits our website, whether they are a customer or not, we also store information about the way you interact with our website through the use of cookies. This helps us to make sure it is the best possible experience for you. Find out more about the way we use cookies here [www.stwater.co.uk/help-and-contact/cookie-policy/](http://www.stwater.co.uk/help-and-contact/cookie-policy/).

Visit [www.stwater.co.uk/help-and-contact/legal/privacy/your-data/](http://www.stwater.co.uk/help-and-contact/legal/privacy/your-data/) for a list of all the ways that we may use your personal information, and which of the reasons we rely on to do so. This is also where we tell you what our legitimate interests are.

## **3. How we collect your data**

We collect your personal data in a number of ways, for example:

- When you register with us and set up an account to receive our services;
- When you contact us through our websites, by telephone, post, email or through any other means;
- When you complete surveys that we use for research purposes (although you are not obliged to respond to them);
- When you enter a competition or promotion;

- When you make payments to us, through this website or otherwise;
- When you set your preferences for receiving marketing communications from us;
- When you use our services;
- When we receive your personal data from third parties, for example credit reference agencies or fraud prevention organisations; and
- When we collect publically available information about you.

#### **4. Special categories of personal data**

We will only request special categories of personal data from you where we believe it will help us manage your account in the best way for you and to ensure that we can respond to your needs during an incident should one occur. Scenarios in which we may request your special category data are, for example, if you are in default due to illness. We hold specific information in the event of an incident (e.g. if you are on dialysis, haemo-dialysis) to ensure we can offer additional support and provide services when you need it. We have a process for consenting and re-consenting for any special category data we hold on you (every two years).

We will not collect special categories of personal data without your explicit consent (unless we are legally entitled to do so in accordance with the UK Data Protection Laws) and further information will be provided to you at the time of our request. You are not obliged to provide us with special category data and we only request this information when necessary to assist you with your account.

#### **5. How we use your data**

We use your information in various ways, such as to

- Provide you with the services you want and deal with any queries or complaints you may raise;
- Administer your account, including;
  - Letting you know of any work we may be conducting in your area;
  - Seeking your views on any service we've provided;
  - Dealing with any problems, enquiries, or complaints you may have; and
  - Resolving unpaid bills.
- Let you know about goods or services we feel would be beneficial to you;
- Prevent fraud;
- Keep our records accurate and up to date;
- Create statistical information, market research, analysis and customer profiling to better manage and run our business; and
- Comply with any legal obligations we may have.

#### **How long we keep your personal information**

We will keep your personal information for as long as you are a customer of Severn Trent. After you stop being a customer, we may keep your data for up to 15 years for one of these reasons:

- To respond to any questions or complaints.
- To show that we treated you fairly.
- To maintain records according to rules that apply to us. We may keep your data for longer than 15 years if we cannot delete it for legal, regulatory or technical reasons.

We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

## **6. Reasons we share personal data**

As part of normal operations, we engage third party contractors to provide us with services, for example, if you call us to inform us about a leak or a blocked sewer, we may use contractors to investigate the issue. Where we use third party contractors, we may need to give your personal data to them, for example, to investigate the issue and inform you of the outcome.

In respect of business customers, the market opened on 1 April 2017 for water supplies to business users, enabling businesses to switch providers and is run by Market Operator Services Limited ("MOSL"). In order to facilitate this, we may share details of contacts at our business customers with MOSL and third party service providers where required. For more information on MOSL please see [www.mosl.co.uk](http://www.mosl.co.uk).

We share some contact information with HomeServe Membership Limited, who have been carefully selected to provide access to affinity insurance products for our customers, which can help in the event of water related problems.

We may also share your personal data with other third parties because we are under a legal, statutory or other obligation to do so or because we believe that sharing your personal data will help us to manage your account in the best way possible for you.

## **7. Who we share personal data with**

We may share your personal data:

- our employees, agents and/or professional advisors;
- other companies within the Severn Trent Plc Group, and with successors-in-title to our business;
- other third party contractors who provide services to us which require the processing of personal data;
- third party payment providers who process payments made over our website;
- relevant authorities and third parties including Department for Food, the Environment and Rural Affairs (Defra), and the water industry regulator, Ofwat ;
- relevant authorities in order to prevent fraud and other criminal offences;
- social services, charities and other third parties in order help manage your account in the best way for you and help you get any support you might need;
- credit reference agencies (to find out more see section 8 below);
- external agencies like the police, fire service, or local councils in the event of an emergency situation, such as under the Civil Contingencies Act 2004; and
- carefully selected partners, to introduce you to water related news, goods and services (by post, phone, email, SMS) that we think you'll find interesting,
- our affinity insurance partner, Homeserve Membership Limited. You may be asked if you wish to speak to Homeserve after we have assisted you with a telephone enquiry. If you don't wish to be contacted for this purpose, please let us know by contacting us. If you decide to engage with or purchase a product or service from one of our partners, including Homeserve, the way in which they use your personal data is their responsibility only, and details will be set out in their own privacy notice. Please ensure that you read and are happy with such notices. You can find out more here: [www.severntrentaffinity.co.uk/privacy/](http://www.severntrentaffinity.co.uk/privacy/)

## **8. Credit reference agencies**

Like many other utilities, we share your personal data with, and receive your personal data from, Credit Reference Agencies (CRAs). This help us maintain up-to-date customer records, fraud prevention, identify

potential customers falling into debt, and allow us to help customers at earlier stages through assistance and education. This helps us manage the debt levels and keeps prices low for all of our customers. If, like most of our customers, you pay your bill on time, sharing your data will also positively impact your credit rating.

We will share your personal information with CRAs and they will give us information about you. The data we exchange can include:

- Name, address and date of birth
- Payment performance
- Details of any shared credit with your spouse or partner
- Financial situation and history
- Public information, from sources such as other utility companies, the electoral register, County Court Judgments, bankruptcies and Companies House.

We'll use this data to:

- Assess your account and decide what payment terms are appropriate
- Make sure the information we hold about you is true and correct
- Help detect and prevent financial crime
- Manage your account with us
- Trace and recover debts
- Make sure that we tell you about relevant assistance and support.

If you owe us money and do not repay in accordance with our payment terms, we will notify our credit reference agency. This could result in your credit rating being negatively impacted.

We will share your personal information with CRAs for as long as you are a customer. This will include details about your settled accounts and any debts not fully repaid on time. The CRAs may give this information to other organisations that want to check credit status.

You can find out more about the CRAs on their websites, in the Credit Reference Agency Information Notice. This includes details about:

- Who they are
- Their role as fraud prevention agencies
- The data they hold and how they use it
- How they share personal information
- How long they can keep data
- Your data protection rights.

Here are links to the information notice for each of the three Credit Reference Agencies we use:

- Callcredit: [www.callcredit.co.uk](http://www.callcredit.co.uk)
- Equifax: [www.equifax.co.uk](http://www.equifax.co.uk)
- Experian: [www.experian.co.uk](http://www.experian.co.uk)

Further information about the CRAs and the way in which they process and share personal data can be found in the Credit Reference Agency Information Notice: [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)

## **9. Monitoring and recording of calls**

We record all calls to our contact centre, and may monitor calls in order to keep a record of the discussion, to provide you with the highest quality of service, for training, to ensure compliance with our policies and procedures, for security purposes and for any lawful purpose.

## **Sending data outside of the EEA**

We will only send your data outside of the European Economic Area ('EEA') to:

- Follow your instructions.
- Comply with a legal duty.
- Work with our agents and advisers who we use to help run your accounts and services.

If we do transfer information to our agents or advisers outside of the EEA, we will make sure that it is protected in the same way as if it was being used in the EEA. We'll use one of these safeguards:

- Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA. Learn more on the European Commission Justice website.
- Put in place a contract with the recipient that means they must protect it to the same standards as the EEA. Read more about this here on the European Commission Justice website
- Transfer it to organisations that are part of Privacy Shield. This is a framework that sets privacy standards for data sent between the US and EU countries. It makes sure those standards are similar to what is used within the EEA. You can find out more about data protection on the European Commission Justice website.

Sometimes we will need to share your personal data with third party data processors in countries that are outside of the European Economic Area, for example: we have a Third Party supplier is based in India. We put adequate safeguards in place to ensure that your data receives the same level of protection as if it were being processed inside the EEA.

## **10. Your rights**

By providing us with personal data, you have consented to us handling it for the purposes mentioned. If you would like to change the way we are able to contact you, you can simply email us with your account details and your request.

You have the following rights under the UK data protection law. These rights include:

### **(i) Right to Access your Personal Data**

You can request a copy of the information we hold about you. There is no charge for this. You can do this via our online form or by completing this Subject access request PDF form online. You can also write to:

SAR Officer, Severn Trent Water, 2 St John's Street, Coventry, CV1 2LZ

Or Email us: [customerSAR@severntrent.co.uk](mailto:customerSAR@severntrent.co.uk)

### **(ii) Right to Rectification**

You have the right to question any information we have about you that you think is wrong or incomplete. Please contact us if you want to do this.

If you do, we will take reasonable steps to check its accuracy and correct it.

### **(iii) Right to object**

You can request that your personal data is not processed for specific purposes such as direct marketing.

We're keen to promote efficient water use and we may send you offers or make you aware of products that help with this. Also, from time to time we may tell you about other offers we think may interest you.

We may do this, or we may share your information with carefully selected partners who offer services or products that we think you may be interested in. Every time we contact you about such offers we will give you the opportunity not to hear about anymore.

If you don't want to receive such offers at all, please let us know – you can email

[customercare@severntrent.co.uk](mailto:customercare@severntrent.co.uk) or call us on 03457 500 500.

**(iv) Right to be informed**

You can ask for details of how we process your personal data, as covered by this Privacy Notice

**(v) Right of Erasure**

You can request the deletion or removal of personal data where there is no reason for its continued processing. This right is also known as the “Right to be Forgotten”.

**(vi) Right to restrict processing**

You can request that no further processing of the personal data we have previously collected occurs.

**Please be aware that there may be circumstances when we are unable to complete your request, most likely because we could not provide you with water, waste water or billing services. If this is ever the case, we will inform you of the reason and provide details of how you can register a complaint with the Information Commissioners Office if you believe we have got this wrong.**

**11. Security**

We will take appropriate technical and organisational measures to prevent unauthorised or unlawful processing of personal data and against accidental loss or destruction of, or damage to personal data.

We will ensure that the personal information that you provide us via this website is held on secure servers.

**12. Contact us**

If you have any further questions about the way we manage your data you can email us ([customer@severntrent.co.uk](mailto:customer@severntrent.co.uk)) or call us on 03457 500 500.

**Complaints**

Please let us know if you are unhappy with how we have used your personal information. You can contact our Data Protection Officer at [dataprotection@severntrent.co.uk](mailto:dataprotection@severntrent.co.uk)

You also have the right to complain to the Information Commissioner’s Office. Find out on how to report a concern here: [www.ico.org.uk](http://www.ico.org.uk)

To learn more about staying safe online, visit Internet Matters [www.internetmatters.org](http://www.internetmatters.org) and Get Safe Online [www.getsafeonline.org](http://www.getsafeonline.org).