**TEMPLATE 1**

**Template letter to Insurance Company’s making a DPA insurance request**

Dear [ ]

I am writing as I have received a Subject Access Request under the Data Protection Act 1998 for the full medical records of [ ].

I understand the Information Commissioner has recently written to the Association of British Insurers to confirm that the right of subject access is not designed to underpin the commercial processes of the life insurance industry, and the processing of full medical records by insurers may not be compliant with the Data Protection Act. I enclose the relevant part of that letter:-

“The right of subject access is a key element of the fundamental right to the protection of personal data provided for under Article 8 of the EU Charter of Fundamental Rights which is conferred upon individuals. It is not designed to underpin the commercial processes of the life insurance industry. The Commissioner takes the view that the use of subject access rights to access medical records in this way is an abuse of those rights.”

I would therefore be grateful if you could instead request a Report from this patient’s GP under arrangements agreed between the BMA and Association of British Insurers.

Yours sincerely