



Thames Water Privacy Notice

Beneficiary Payments



Who are we and what is our role?

The purpose of this Privacy Notice is to explain how we collect and use personal data when administering death in service payments following the death of an employee or scheme member.

Purpose of Processing

We process personal data to administer and pay death benefits to eligible beneficiaries following the death of a scheme member or policyholder.

What types of data do we process

We may collect and process the following types of personal data:

- Beneficiary name, contact details, and date of birth
- Relationship to the deceased
- National Insurance number
- Bank account details
- Identification documents
- Correspondence and claim forms

What is the legal basis for processing your data?

- Processing is necessary for one or more of the following lawful bases:
- Performance of a contract – for example, fulfilling obligations under a pension or insurance policy
- Compliance with legal obligations – such as tax reporting to HMRC
- Legitimate interests – for example, ensuring correct and timely payment to beneficiaries

With whom do we share your data- and where does it go?

We may share personal data with third parties where there is a fair and lawful basis to do so, including:

- Trustees or administrators of the scheme
- Legal representatives or executors
- HMRC and other regulatory bodies
- Professional advisers such as actuaries and auditors

All third parties are required to handle your data securely and in accordance with data protection legislation.