

## **Data Protection and your National Insurance Board (NIB) Number**

### **What is the National Insurance Board Number?**

A unique government issued number available to every legal resident in the Bahamas; may be used as identifier in financial, medical and other personal records.

### **Why do Organizations ask for it?**

Organizations in and outside of Government ask for the NIB number because it is a simple and perhaps the most reliable method of identification. Presently there is no legislation that prohibits organizations asking for it, but it is advisable to exercise caution to ensure it is not used to your detriment.

### **Why is my NIB number so important to personal information and security?**

The NIB number may be a key piece of information to open the door to your personal information.

Computer technology makes it possible to use the NIB number to find and match your information from one database to another; without your knowledge, a detailed profile could be drawn about you. This amounts to "data surveillance" or monitoring of your daily life, which can pose a serious threat to your privacy and autonomy.

Your NIB number can be used to steal your identity. Along with other personal information, someone may be able to use your NIB number to apply for a credit card or open a bank account, rent vehicles, equipment, or accommodation in your name, leaving you responsible for the bills, charges, bad checks, etc.

### **Who can ask for my NIB number?**

The law does not specify who can ask for your NIB number. Consequently, most people prefer not to provide their NIB number but may be concerned about the consequences of refusing. Providing your NIB number indiscriminately makes you more vulnerable to identity theft and this provides a good reason to exercise care in this regard.

### **So, what can I do when asked for my NIB number?**

Ask why the person needs it, how it will be used and to whom it will be given;

Officially your NIB number is not a piece of identification. It is not required by law (and if you are not satisfied with the explanation), tell the person you prefer not to use the NIB number.

If the organization refuses to give you the product or service unless you give your NIB number, complain to the Data Protection Commissioner of the Bahamas.

## How is my personal information protected?

The Data Protection (Privacy of Personal Information) Act 2003 (DPA) sets out the legal ground rules for how organizations may collect, use, or disclose personal information in the course of their activities.

For more information on this and any other data protection concern you may have, please email us at [dataprotection@bahamas.gov.bs](mailto:dataprotection@bahamas.gov.bs) and/or visit our website at [www.bahamas.gov.bs/dataprotection](http://www.bahamas.gov.bs/dataprotection).