

### ***Data Protection – Privacy Notice***

#### **1. General**

We collect and use personal information about you so that we can provide you with a quote, set up, administer and manage your policy. This notice explains the most important aspects of how we use your information and what rights you have in relation to your personal information. The data controller responsible for this personal information is Corrigan Insurance, as the broker for the product.

**Please make sure that anyone else who is insured under your policy has provided you with consent to provide their personal information to us. It is important that you show this document to anyone else who is insured under your policy of insurance, including any named drivers and anyone living at the property insured under your policy, as it also applies to them. If they have any concerns, please ask them to contact us.**

#### **2. Collection**

As a broker the majority of information we collect comes from you or your representatives (if applicable). We may also obtain personal data information from various other sources including other insurance companies, third parties involved in a claim or potential claim, the emergency services and from searches (such as industry databases, state or government departments, bodies or agencies, media outlets or credit reference agencies).

#### **3. Use of information**

We may collect and use your information for the purposes, and on the legal basis, set out below:

**Purpose for which it is used:** To provide a quote, including making a decision, as to whether we can provide you with cover and at what price, to verify your identity, to provide you with insurance cover and administer your insurance policy, including dealing with any queries or changes, payments, renewals and processing a cancellation of your insurance policy. To store information and make back-ups of the data. To detect and prevent fraud. To comply with laws and regulations.

**Our legal basis for using it:** To take steps at your request prior to entering into your policy, consent where another person provides your data to us so that we can provide them with a quote, to perform the policy, to take steps at your request prior to entering into a policy, to comply with legal obligations, to detect and prevent fraud and to comply with laws and regulations.

#### **4. Sharing of information**

In providing our services to you we may share your personal data with various third parties, including:

- Your representatives, such as a relative, another person insured under your policy or your lawyers.
- Other insurance companies or financing companies such as premium credit.
- Companies that provide various services (including telecommunications, data storage, document destruction, fraud detection, credit checking, IT, risk analysis and complaints handling).
- Other third parties, such as anti-fraud databases (such as InsuranceLink, the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register).
- State or government departments, bodies or agencies (such as the gardai, the department of Transport and the Driver and Vehicle Licensing Agency, the Motor Insurance Database, the National Vehicle file, the Motor Insurers' Bureau and the Motor Insurer's Bureau of Ireland).

If you hold insurance against a liability that may be incurred by you against a third party, where for whatever reason you cannot be found or you become insolvent, or the court finds it just and equitable to so order, then your rights under the contract will be transferred to and vest in the third party even though they are not a party to the contract of insurance. The third party has a right to recover from the insurer the amount of any loss suffered by them. Where the third party reasonably believes that you as policyholder have incurred a liability the third party will be entitled to seek and obtain information from the insurer or from any other person who is able to provide it concerning:

- the existence of the insurance contract
- who the insurer is
- the terms of the contract, and
- whether the insurer has informed the insured person that the insurer intends to refuse liability under the contract.

**39 Main Street, Macroom, Co. Cork. Tel: (026) 41244 Email: [info@corriganinsurance.ie](mailto:info@corriganinsurance.ie)**

**Providers of Home | Health | Motor | Farm | Liability | Commercial Insurance**

D Corrigan Insurance Limited t/a Corrigan Insurance is regulated by the Central Bank of Ireland

Member of Brokers Ireland.

Company Registration No. 120894

## 5. Data Collected

Category	Types of Data Collected
Policy Information	Name, Address, Date of Birth, PPS Number, Gender, License Details, Payment Details, Vehicle and Property Details, Driving and Claims History, Relevant Criminal Convictions, Penalty Points, etc.
Information obtained from other sources than you	Penalty Points, Address Look Up, Geocoding Information, Vehicle Details and History, Credit Score, etc.
Claims Information	The circumstances of an incident, health information (injuries and relevant pre-existing health conditions), relevant criminal convictions, etc.

## 6. Retention of Information

Where you purchase a product from us, information will be held for the duration of your insurance cover and for at least six years after our relationship ends in order to comply with applicable laws and regulations and for use in connection with claims.

## 7. Your Rights

As a “data subject” you have the right to:

- Withdraw your consent where we are processing your information on the legal basis of consent.
- Access your personal data concerning you that we hold and to be informed why and how we process that data.
- Ask us to correct any inaccurate information about you including any details which are missing. In certain cases, you are required by the terms of your insurance policy to make such corrections.

### The following rights apply from the 25<sup>th</sup> of May 2018:

- Of erasure/right to be forgotten, this means you have a right to have personal data concerning you erased. However, you may only request the deletion of your data in specific situations.
- Not to be subjected to decision-making, including profiling, based solely on automated processing (i.e. decisions made solely on automated processing (i.e. decisions made solely by a computer without human involvement) in certain circumstances.
- To data portability, which means you may request from us all personal data that you provided to us. You may also request that we send this data to another company or person.
- To object to the processing of your personal data, where we do so on the basis of a ‘legitimate interest’. We will then stop processing the personal data in question unless we can demonstrate compelling legitimate grounds for the processing that override your right or unless we need to use it in a legal claim.
- To restrict processing of your personal data where you feel that it is inaccurate, that we are processing it unlawfully or that we no longer need it or where you have invoked your right to object.

## 8. Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact us by either emailing [info@corriganinsurance.ie](mailto:info@corriganinsurance.ie) or by writing to the data protection officer, Corrigan Insurance, 39 Main Street, Macroom, Co. Cork or call us on (026) 41244.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the office of the data protection commissioner at any time.

*Privacy Notice Updated wef 1<sup>st</sup> September 2020*

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