

MIKE MURPHY INSURANCE

Mike Murphy Insurance

Mike Murphy House

Unit 7 | Sandyford Business Centre | Sandyford | Dublin 18 | D18 X3V1

Tel: 01 2900 200 | Fax: 01 671 4582 | info@mikemurphyinsurance.ie | www.mikemurphyinsurance.ie

IMPORTANT INFORMATION FOR CUSTOMERS PRIVACY POLICY

Your privacy is important to us. We have updated our privacy policy in line with GDPR guidelines coming into effect in May 2018. For more information on GDPR log onto www.dataprotection.ie.

We request personal information for legitimate purposes and to process any quotations or insurance cover that you have requested from us.

New Sure Life Limited trading as Mike Murphy Insurance ("Mike Murphy Insurance") respects your right to privacy which complies with our obligations under the Data Protection Acts 1988 and 2003 (the "Acts").

We take great care with any personal data we hold, so that we provide the highest standard of service to you, whilst taking steps to keep it secure and to ensure it is for legitimate purposes only.

In circumstances where you provide personal or sensitive data relating to persons other than you, you are confirming that you have obtained the consent of such other persons to the processing of their personal and sensitive data as set out in this Privacy Policy.

By using our services you are consenting to the processing of your personal or sensitive data as set out in this Privacy Policy.

It is important that you show this document or the full Insurance Data protection Statement 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.

1. TYPES OF INFORMATION WE COLLECT

PERSONAL DATA

This is data, provided by you, that can be used to identify, contact you or process applications on your behalf.

You may give us information about you or other persons by filling in forms on our website or by corresponding with us by post, telephone, mobile phone, e-mail or otherwise. This includes information you provide when you use our services, request a quotation, or to report a problem with our website or services.

Personal data may include your name, address, e-mail address and phone number, detailed financial information, PPS number, billing and credit history information, medical information & health details.

Data can include any material information provided by you to form part of your contract with Insurers regarding any insurance policy we have brokered on your behalf.

OTHER DATA

Like most websites, we may gather statistical and other analytical information collected on an aggregate basis of all visitors to our website. This is non-personal data and made up of information that cannot be used to identify or contact you, such as demographic information regarding, for example, user IP addresses where they have been clipped or anonymised, browser types and other anonymous statistical data involving the use of our website.

We may also obtain personal data from various other parties or sources, including you, your representatives (if applicable), 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).

2. WHY DO WE HOLD YOUR INFORMATION

1. To carry out our obligations arising from any contracts entered into between you and us and / or to provide you with the quotations, information, products and services that you request from us.
2. When you request a quote from us, we may contact you by post, telephone, mobile phone, outbound dialer or email in relation to that quote. There may also be requirements to contact you for the purposes of discussing renewal terms of an existing policy with us or any other query directly related to an existing policy with us.
4. To provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you, including issuing monthly newsletters.
5. To notify you about changes to our services.
6. To ensure that content from our website or services is presented in the most effective manner for you and for your computer.

Where you provide us with an email address, you authorise us to send your insurance documents to you by email to the address provided, or by post, or both. Inbound and outbound phone calls to/from us may be recorded and monitored for regulatory, training and quality purposes, to verify information and help prevent and/or to detect fraud.

3. DATA COLLECTED

The table below contains examples of the types of data we collect for the purposes set out in this document:(Most of the information collected comes from you).

Category	Types of Data Collected
Policy Information	Name, address, date of birth, gender, licence details, payment details, vehicle and property details, driving and claims history, relevant criminal convictions, penalty points, medical information & health details etc.
Information obtained from sources other 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.

4. RETENTION OF DATA

Generally we keep personal information for the following periods:

Type of Information	Retention Period
Quote information (where a policy is not taken out)	15 months
Policy information	The life of the policy plus 6 years
Claims Information	6 years from when the claim is finalised (settlement, court hearing, withdrawal of claim, etc.)
Claims information - where there is the potential for a child to make a claim	Up to 3 years after the child in question turns 18 years of age

5. HOW WE USE YOUR INFORMATION AND THE LEGAL BASIS

By providing us with information, you are consenting to Mike Murphy Insurance using that information (including any sensitive personal data) for the purposes of administration, generating insurance quotations and communicating with you by post, telephone, mobile phone, outbound dialler, email and/or SMS in respect of new business or other new or existing products, services and special offers.

We may use your information for legitimate purposes and to comply with regulatory or legislative requirements, offering renewals and for research/statistical analysis.

You authorise us to accept instructions from persons we reasonably believe to be acting on your behalf. We may need to collect sensitive personal information relating to you or anyone to be named on your policy or residing in your household to process your application (such as criminal convictions & health related data will only be processed for any of the above purposes by way of (a) explicit consent, (b) for the assessment of risk, (c) for the prevention of fraud, (d) for the establishment, exercise, enforcement or defence of legal claims or (e) to protect the vital interests of a person.

WE MAY SHARE YOUR PERSONAL DATA WITH SELECTED THIRD PARTIES INCLUDING:

- Insurance service providers' information we hold about you and your claims history. Our insurance companies may subscribe to insurance industry databases for fraud prevention purposes. We may also use your personal data for the purposes of complying with regulatory or legislative requirements, offering renewals, for research/statistical analysis and crime prevention.
- Advertisers and advertising networks that require the data to select and serve relevant adverts to you and others. We do not disclose information about identifiable individuals to our advertisers, but we may provide them with aggregate information about our users. We may also use such aggregate information to help advertisers reach an audience they wish to target.
- We may share your personal data with any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries.
- For the detection and prevention of fraud, money laundering and other offences
- For staff training and management
- For storage and to make back-ups of data
- For compliance with all relevant laws and regulations
- We may provide non-personal data to third parties, where such information is combined with similar information of other users of our website.

WE MAY DISCLOSE YOUR PERSONAL DATA TO THIRD PARTIES:

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If Mike Murphy Insurance or all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data to comply with any legal obligation, or in order to enforce or apply our Terms of Business and other agreements; or to protect the rights, property, or safety of Mike Murphy Insurance, our customers or others.

6. MARKETING INFORMATION

The information and other data provided to our office may be used to advise you of products and services we think may be of interest to you. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your personal data to any third party for such purposes, in accordance with this Privacy policy.

You have the option to decline to receive marketing information from us. You can exercise your right to prevent such processing by not consenting to marketing via certain boxes on the forms we use to collect your data or via our call centre, alternatively you may email our Data protection Officer at dataprotectionofficer@mikemurphyinsurance.ie or write to us at our company address below. **If you have more than one email address, address or telephone/mobile number, please make sure to notify any changes to your preferences for each address, email or telephone/mobile number you have registered with us.**

7. DISCLOSURE OF INFORMATION TO THIRD PARTIES

Mike Murphy Insurance does not sell, trade or rent your information and we will never disclose information about you to third parties, except to fulfil your request for a product or service. From time to time we may be required to disclose your information, including information about you and your claims history, to product providers, who may subscribe to insurance industry databases for fraud prevention purposes. We may of course be obliged by law to pass on your information to the Gardaí or other statutory authority, law enforcement, governmental or regulatory agencies in order to comply with applicable law, or where we believe such action is necessary in order to comply with applicable law, or to detect, protect, or defraud us and/or other third parties against error, negligence, breach of contract, theft, fraud, or other illegal or harmful activity, to comply with our audit and security requirements, or to audit compliance with our corporate policies, procedures, legal or contractual obligation. In the event of a sale of the business, merger, consolidation, change in control, transfer of substantial assets, financing, reorganisation, or liquidation we may transfer or disclose any information you have shared with us, including without limitation, any sensitive personal data that you have shared with us, to a third party (including without limitation, a purchaser or potential purchaser of our business and/or assets).

8. AMENDMENT AND RETENTION OF INFORMATION

Please advise us in writing should there be a change made to any of your details supplied to us. We are obliged by statute to retain records for a minimum time period of 6 years. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Acts that our office holds about you and to have any inaccuracies in that information corrected. Please write to the Data Protection Officer, Mike Murphy House, Mike Murphy Insurance, Unit 7 Sandyford Business Centre, Sandyford, Dublin 18 X3V1 with your details to request the information you require.

9. SECURITY

The data that we collect from you will be stored within the European Economic Area. Mike Murphy Insurance will take all steps necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

The transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our website; any transmission is at your own risk. Once we have received your information, we will use reasonable procedures and security features to try to prevent unauthorised access.

10. UPDATING, VERIFYING AND DELETING PERSONAL DATA

You may inform us of any changes in your personal data, and in accordance with our obligations under the Acts; we will update or delete your personal data accordingly.

The Acts give you the right to access personal data held about you. Your right of access can be exercised in accordance with the Acts. In complying with your right of access we may request you to provide reasonable identity documentation.

To access personal data we hold on you or to have your personal data updated, amended or removed from our database, please contact The Data Protection Officer, Mike Murphy House, Unit 7 Sandyford Business Centre, Sandyford, Dublin 18, D18 X3V1.

If you have more than one e-mail address, telephone number, mobile telephone number or address please make sure to notify changes for each e-mail, telephone number, mobile telephone number or address you have registered with us. Our website may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates.

11. COOKIES

This website is operated by Word Press and uses "cookie" technology. A cookie is a small piece of text stored by the browser on your computer, at the request of our server. We may use cookies to deliver content specific to your interests and to save your personal preferences so you do not have to re-enter them each time you connect to our website - our cookies are not available to other websites. You are always free to decline our cookies, if your browser permits, or to ask your browser to indicate when a cookie is being sent. You can also delete cookie files from your computer at your discretion. Note that if you decline our cookies or ask for notification each time a cookie is being sent, this may affect your ease of use of this website. Please refer to the following URL to learn more about Word Press Privacy. <https://automattic.com/privacy/>

If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies.

12. CHANGES TO OUR PRIVACY POLICY

We will need to update this Privacy & Cookie Notice from time to time. We will update all relevant documentation and post any changes onto our website so you are kept informed and are aware of that information we collect, how we use it and under what circumstances we disclose it. We encourage you to periodically review this document.

(or an updated version of it) or our full Data Protection Statement to keep informed about how we use your personal data.

13. LANGUAGE/GOVERNING LAW

All communications in respect of our services will be in English. Please retain a copy of this Data Protection Summary for your reference. The Data Protection Summary is valid from May 2018.

14. QUERIES & COMPLAINTS

If you have any queries/complaints on the data we store about you, please email dataprotectionofficer@mikemurphyinsurance.ie or call us on 01-290 0200 or write to us at The Data Protection Officer, Mike Murphy House, Unit 7 Sandyford Business Centre, Sandyford, Dublin 18, D18 X3V1.

Alternatively you have the right to lodge a complaint with a data protection regulator, such as the Data Protection Commissioner. Their contact details are available at www.dataprotection.ie.

E&OE