

## Privacy Notice

### We care about your personal data

Stuart Insurances Limited is an Irish company and trades from 17-21, Temple Road, Blackrock, Co. Dublin.

Stuart Insurances Limited is a general insurance intermediary and is regulated by the Central Bank of Ireland.

We provide insurance services including insurance placements and claims assistance in relation to all classes of non-life insurances.

Protecting your privacy is a top priority for us. This privacy notice, which we are required to provide to you pursuant to the General Data Protection Regulations (GDPR) (effective 25th May 2018) explains the most important aspects of why we collect your information, what rights you have in relation to your personal information, and to whom it is shared or disclosed. Please read this notice carefully.

### Purpose(s) of the processing your data

Purpose	Legal basis for processing	Consent Required
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 policy.	Performance of a contract of insurance during its lifetime and following its termination.	No, where we need to process your personal data in order to provide you with an insurance quote unless your personal data includes health or criminal history.
To verify your identity.	To enter into a valid contract of insurance	No
To detect and prevent fraud.	To comply with our legal obligations including but not limited to Money Laundering and Terrorist Financing prevention and detection.	No
To inform you about any other products or services.	To invite you to enter into a contract of insurance.	Yes

For those purposes indicated above where we have indicated that we do not require your express consent or where we otherwise require your personal data to process your insurance placement and/or administer your claim, we will process your personal data for the execution of a contract and/or to comply with our legal obligations.

If we did not obtain your personal data directly from you, we will advise you on how we obtained your data.

### Categories of personal data

If we collect any special categories of personal data (e.g. health, motor convictions) we will obtain in advance your explicit consent to process this data.

### Implications of not providing your personal data

We will require certain information from you to enter into a contract of insurance. If you do not provide us with some or all of this information we may not be able to assess suitability, provide a recommendation, or to continue to provide and /or renew existing products or services.

Effective 01/09/2020

Stuart Insurances Limited is regulated by the Central Bank of Ireland

## Who will have access to your personal data?

We will ensure that your personal data is processed in a manner that is compatible with the purposes indicated above.

For the stated purposes, your personal data may be disclosed to the following parties who operate as third-party data controllers:

Insurance providers including other intermediaries and Insurers; finance houses; loss adjusters; back office systems support; service providers who provide us with support services; statutory or regulatory bodies and law enforcement authorities.

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.

## Where can your personal data be processed?

All data processed by us is processed within the European Economic Area (EEA). However, some of the parties as listed above, may process (store) your data outside of the EEA. This will be subject to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. By submitting your personal data, you agree to this transfer, storing or processing.

We will not disclose your personal data to parties who are not authorised to process them.

## How long may we keep your personal data?

We will retain your personal data for six years from the date the insurance relationship ends or otherwise in accordance with the provisions of Data Protection Law and in compliance with our Data Retention Policy, as well as our legal and regulatory obligations.

We will not retain your personal data for longer than necessary and we will hold it only for the purposes for which it was obtained.

## Your rights in respect of your personal data

Where permitted by applicable law or regulation, you have the right to:

- Access your personal data held about you and to learn the origin of the data, the purpose(s) of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where your personal data is processed with your consent;
- Request your personal data to be updated or corrected so that it is always accurate;
- Request your personal data to be deleted from our records if it is no longer needed for the purposes indicated above, provided always that such deletion is not contra to regulatory/legal obligations or our Retention Policy;

- Restrict the processing of your personal data in certain circumstances, for example, where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Object to certain types of processing, such as direct marketing;
- Portability, meaning you have the right to have your personal data transferred to another organisation;
- Obtain your personal data in an electronic format; and
- File a complaint with us and/or the relevant data protection authority.

You may exercise these rights by contacting us, providing your name, email address, broker reference, and the purpose of your request.



### **How you can object to the processing of your personal data?**

Where permitted by applicable law or regulation, you have the right to object to us processing your personal data or tell us to stop processing it (including for purposes of direct marketing). Once you have informed us of this request, we shall no longer process your personal data unless permitted by applicable laws and regulations.

If you are not satisfied with our response you have the right to complain to the Data Commissioner's Office. They can be contacted at [dpcbreaches@dataprotection.ie](mailto:dpcbreaches@dataprotection.ie)

### **How you can contact us?**

If you have any queries about how we use your personal data, you can contact us by email or post as follows:

Ian Stuart - Compliance Officer

c/o 17-21 Temple Road, Blackrock, Co. Dublin

[compliance@stuartinsurances.ie](mailto:compliance@stuartinsurances.ie)