

## Privacy Notice

### We care about your personal data

Stuart Insurances Ltd is committed to protecting and respecting your privacy. It is the firm's aim to try and explain in simple English the purpose of collecting your information, what choices are available to you regarding the use of your data, the security procedures in place to protect your data, and how you can correct any inaccuracies in the information Stuart Insurances Ltd hold about you.

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.

This Privacy Notice should be read in conjunction with our Website Privacy Notice. Any information you provide about you, and, where applicable, others, within any website operated by Stuart Insurances Ltd will be processed as set out in this Privacy Policy.

For the purposes of General Data Protection Regulations (GDPR) the data controller is:

Stuart Insurances Limited 17-21, Temple Road, Blackrock, Dublin  
Tel. 01 2881779 email; [info@stuartinsurances.ie](mailto:info@stuartinsurances.ie).

### What information we process

Information you provide to us:

By requesting our services, you may give us information about you when you use our website [www.stuartinsurances.ie](http://www.stuartinsurances.ie) or by corresponding with us by phone, email or otherwise. For example, you provide information when you search for a product, request a quotation on our website, submit a query or when you participate in other interactive functions such as entering competitions, availing of promotions, or reporting a problem with our website.

- The types of information you give to Stuart Insurances Ltd may include name, date of birth, marital status, home address, contact address, email address, phone number, dependants, health, employment details, payment details, financial details or photo ID. We may also collect sensitive health information and details of motoring /criminal convictions.
- When you provide personal information to us we will only use this information for the purposes described at point of collection such as for providing an insurance quote, arranging a policy or applying for career options.
- Special Category Data - If it is deemed necessary to collect any special categories of personal data, such as health details or sensitive information relating to criminal convictions, we will ensure we will only process what is necessary and proportionate for the purposes of providing an insurance service. Special Category data includes: racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, health data, data concerning a natural person's sex life or sexual orientation and genetic/biometric data processed to uniquely identify a natural person.

### Information we receive from third parties and other sources:

- We may receive information about you from other parties e.g. websites we operate or other services we provide. We also work closely and may receive information about you from third parties including but not limited to business partners, sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers, credit reference agencies.
- We receive technical information when you visit our websites and through email exchange. This could include your IP (Internet Protocol) address used to connect your computer to the internet, login information, browser type and version, time zone setting.
- By interacting with our websites through social media sites, browser plug-in types and versions or other applications we may receive statistical data about your browsing actions and patterns. We do not use this data to identify any individual, except if required by law. We use this information to better understand how our website is being used so that we can improve its performance.

### Call Recording

Stuart Insurances Ltd record incoming and outgoing calls for training, quality and verification purposes.

### 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.

## 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.

## 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 a minimum of 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, a copy of which is available upon request, 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 was obtained. After six years, these may be destroyed or erased without notice to you. You should therefore retain all documentation issued to you.

Information submitted for a quotation, which does not result in the issue of a quotation pack, may be retained by us for a period of up to 24 months from the date of the quotation.

## Your rights in respect of your personal data

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

- Know how we process your Personal Data
- 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 to [Compliance@stuartinsurances.ie](mailto:Compliance@stuartinsurances.ie)

In order for us to keep your information accurate and up to date, please contact us if any of your details change

## Marketing

Stuart Insurances Ltd may contact you by mail, email and telephone and social media about products and services offered by us which may be of interest to you.

You may receive marketing communications from us if

- you have requested to receive or consented to the receipt of information from us;
- purchased goods or services from us (and our marketing communications will only be in relation to similar goods or services)
- it is in our legitimate interest,

and, in each case, you have not opted out of receiving the marketing communications.

We want to make it easy for you to make your own choices as to what information you receive from us and how we contact you. Therefore, whether you are an existing, former or prospective client you have the right to opt out of future marketing related communications. You can elect to;

- not to receive any marketing related communications from us at all or,
- request that you only receive certain types of communication.

If you wish to exercise this right please send us an email to [compliance@stuartinsurances.ie](mailto:compliance@stuartinsurances.ie)

## 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.

## 12. How to make a complaint

We will always strive to collect, use and safeguard your personal information in line with data protection laws. If you believe we have not handled your information as set out in this Privacy Notice, or that we have processed your personal information in a manner that is not consistent with your rights, please contact us and we will do our utmost to make things right.

If you are still unhappy, you can complain to the Information Commissioner's Office. Their contact details are:

Data Protection Commissioner, Canal House, Station Road, Portarlington, Co. Laois

Telephone : [076 1104 800](tel:0761104800)

Lo Call Number : [1890 252 231](tel:1890252231)

Email : [info@dataprotection.ie](mailto:info@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:

Margaret Minett CIP LCOI  
Head of Compliance  
c/o 17-21 Temple Road, Blackrock, Co. Dublin  
[compliance@stuartinsurances.ie](mailto:compliance@stuartinsurances.ie)