

LABrokers Limited

Data Protection Statement

We are committed to ensuring that your data is protected. To keep you informed, we have created this statement which will explain how we use the information we collect about you and how you can exercise your data protection rights.

Who are we?

LABrokers Limited, trading as LABrokers, is a data controller in relation to the personal information we hold about you.

Why do we collect and use your personal information?

We will use your personal information for the provision of insurance services such as providing a quotation. We will also use your data for other related matters such as complaint handling, and statistical analysis. In addition, if you have given us separate marketing consent, we will use your personal data for direct marketing purposes.

When looking for a quote for an insurance product from us, you will need to provide us with information relating to what you wish to be covered (e.g. details about you). When buying certain products, we will on occasion need to collect special categories of data (e.g. medical history). If you can't provide this information, we will be unable to provide our products to you.

In order to provide our products, we will need to process your payment information (e.g. bank account details) to arrange payments from you.

We may contact you if you request a quote from us and/or to service your policy via our website, emails, SMS, phone calls and/or post. Phone calls may be recorded for training and verification purposes.

When submitting an application to us for a product, you may provide us with information relating to other persons named under the policy. You agree that you will bring this Data Protection Statement to the attention of each person named on the policy at the earliest possible opportunity. Please also ensure that anyone else who is insured under your policy have agreed to provide their personal information to us.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this statement. In order to provide you with this detail, we have prepared the following table which describes the purpose to which we are using your data and the legal basis for doing so.

Purpose	Legal Basis
To provide you with a quote for an insurance product and to provide you with insurance cover if you decide to purchase a product.	Processing is necessary for the performance of a contract and in order to take steps at your request prior to entering into a contract;
To assess the information you have provided and make a decision as to whether we can provide you with cover and at what price	Processing is necessary for the performance of a contract and in order to take steps at your request prior to entering into a contract;
To verify your identity and to verify the accuracy of the information we receive.	Processing is necessary for the performance of a contract and in order to take steps at your request prior to entering into a contract. Also for the purposes of our legitimate interests to investigate and prevent potential fraudulent activity. To comply with legal obligations (e.g. money laundering requirements);
To administer your insurance contract and make any changes during its term, answer queries, provide updates and process a cancellation.	Processing is necessary for the performance of a contract;
To arrange any payments in relation to your policy.	Processing is necessary for the performance of a contract;
To investigate any claims made by you or another person under your policy.	Processing is necessary for the performance of a contract;
To detect and prevent fraud, money laundering and other offences. To assist An Garda Síochána or any other authorised body with investigations.	Processing is necessary for the purposes of our legitimate interests to investigate and prevent potential fraudulent and other illegal activity. Processing is necessary to comply with legal obligations;
To manage and investigate any complaints	Processing is necessary for the performance of a contract and in order to take steps at your request prior to entering into a contract; Processing is necessary to comply with legal obligations;
To comply with laws and regulations	Processing is necessary to comply with legal obligations;
For statistical analysis including internal or market-level research exercises	Processing is necessary for the purposes of our legitimate interests. This interest is to improve our processes, products and services;

For staff training, performance reviews and discipline	Processing is necessary for compliance with our legal obligations. Processing is necessary for the purposes of our legitimate interests. This interest is to improve our processes, products and services;
To make back-ups of your data in case of emergencies and for disaster recovery purposes	Processing is necessary for the performance of a contract and to comply with legal obligations;
For direct marketing purposes	Processing is based on your specific consent.

How else do we collect information about you?

Where possible, we will collect your personal information directly from you. However, on occasion we may receive information about you from other people or companies. For example, it was given to us by someone who is applying for an insurance product on your behalf (e.g. a spouse).

Will we share your personal information with anyone else?

We may share your details with a number of external parties in order to administer your policy, prevent and detect fraud, provide marketing services, and conduct marketing analysis. For example:
Anyone authorised by you to act on your behalf.

We may also share your personal information as a result of our legal and regulatory obligations. This can include An Garda Síochána, other official agencies and on foot of a Court Order or Subpoena.

In order to provide you with our products and services, some of your personal information may be shared with our service providers, which may include parties outside of the European Economic Area (EEA). We would only do this in compliance with the appropriate legal and technical safeguards such as the standard data protection clauses adopted by the European Commission, Binding Corporate Rules or as a result of an adequacy decision of the European Commission.

Direct Marketing

If you have provided us with marketing consent, LABrokers will use your Personal Information for the purpose of offering you other products and services including customer discounts and rewards, which may be of interest to you. This information may be provided to you by post, SMS, phone and/or email.

You can withdraw your consent for direct marketing at any time by emailing info@LABrokers.ie, phoning us or by using the unsubscribe option facility provided on SMS and email communications.

Which decisions made about you will be automated?

We may conduct the following activities, which involve automated (computer based) decision-making:

- **Direct Marketing** – we will use profiling exercises to help us determine what products and services might be of interest to you.

You can object to profiling for marketing purposes at any time by withdrawing your marketing consent as outlined in Section 5.

For how long will We keep your information?

Information submitted for a quotation will be retained by us for a period of up to 6 years from the date of the quotation. We will retain call recordings and emails for 8 years from the date of the communication.

What are your rights over the information that is held by us?

We understand your information is important to you, therefore you have the following rights:

1. Correct any information we hold about you if you think it's incorrect or incomplete.
2. Request your personal information to be deleted where you believe it is no longer required. Please note however, this request will not be valid while you are still insured with us and where we need to retain your personal data to meet legal or regulatory obligations.
3. Provide you with a copy of the personal information we hold about you, in a commonly used electronic format (or hard copy if you wish).
4. Request that we supply a copy of the personal information you have supplied to us, to another company. We would provide the information in a commonly used electronic format.
5. Request that we restrict the use of your information by us.
6. Object to the processing of your data for marketing purposes or for any purpose where processing is necessary for the purposes of our legitimate interests (see table above).

Requests to restrict the use of your information or to object to the processing of your data may lead to us being unable to continue to service your policy and therefore lead to cancellation of your policy.

If you would like to request any of the above, please email us at info@LABrokers.ie or write to us at the address contained in Section 10 of this statement. When you are making the request please provide us with your name, address, date of birth and any policy IDs that you have. For any requests under 3 and 4 above, you will need to provide us with a copy of your photo identification to ensure we do not provide your personal information to anyone that is not entitled to it.

All requests are free of charge although we reserve the right to charge an administrative fee for subsequent requests under 3 and 4 (such as when the request is part of a series of repeated requests over a short period of time). We endeavour to respond within one month from receipt of the request. If we do not meet this time frame, we will explain the reason for this in our response. Please note that simply submitting a request does not mean we will be able to fulfil it – we are often bound by legal and legislative law which can prevent us fulfilling some requests in their entirety, but when this is the case, we will explain this to you in our response.

Changes to our Data Protection Statement

This statement will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How do you ask a question about this Data Protection Statement?

If you any questions or comments about this statement please contact:

The Data Protection Officer, LABrokers, Newcastle, Greystones, Co. Wicklow, A63AD71

You may also email us at info@LABrokers.ie

How can you lodge a complaint?

If you wish to raise a complaint on how we have handled your personal information, please send an email to info@LABrokers.ie or write to us using the address provided in Section 10. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable timeframe, normally 30 days. If you are not satisfied with our response you can lodge a complaint to the Data Protection Commission, Canal House, Station Road, Portarlinton, Co Laois, R32 AP23.

Important Note

The underwriter of your insurance is also a data controller in relation to your personal information. You should also read their data protection statement.