

Data Protection Notice

This privacy notice explains how Abbey Insurance will use your personal data.

Our Details

Prestige Underwriting Services (Ireland) Limited trading as Abbey Insurance are a wholly owned subsidiary of Prestige Insurance Holdings Limited. We are the Data Controller for any personal data you supply to us in accordance with the General Data Protection Regulations and any relevant national law.

You can find this notice on our website at www.prestigeholdings.co.uk or a copy can be provided in writing on request. If you have any queries about the use of your information you can speak to us by calling on 1890 808 666. You can also put any queries in writing to the Data Protection Officer at Abbey Insurance, Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, H12 PF67.

The data we receive

We may obtain personal data from you directly or from someone you have authorised to supply personal data on your behalf. We only will obtain data that is necessary for the performance and arrangement of your contract, for our legitimate interests as an insurance intermediary and for compliance with any legal obligation. This data may consist of the following:

-) Your name, date of birth and contact details (including home address, telephone number and e-mail address);
-) Details of the risk to be covered by the policy (for example vehicle make and registration)
-) All other personal information that we are advised by the Insurer is necessary to provide a quote and to maintain any policy;
-) Details of all previous quotes requested from us even if a policy was not arranged;
-) Details of lapsed policies held with us;
-) Details of claims on policies held with us;
-) Your payment details, your payment history, details of any credit agreements and any debt management processes.

Where it is necessary for the performance of the contract we may require you to supply sensitive information related to your health, motoring offences, unspent criminal convictions and union membership.

If you provide us information relating to other individuals (for example named drivers) you should ensure that those individuals are aware that we will use their details for the purposes outlined in this notice and direct them to this notice for full information.

If you are unable to provide the required information we may not be able to offer you insurance or continue with cover.

It is your responsibility to provide complete and accurate information to both us and your Insurers when you take out a policy, at renewal and throughout the life of the policy. It is therefore important that you take reasonable care when providing us with information and answer any questions honestly and to the best of your knowledge. Providing fraudulent or incorrect information

could affect the price of your policy, result in your policy being cancelled and claims being rejected or not fully paid.

How we will use your data

Your personal information may be used by Abbey Insurance for the following lawful purposes:

1. Processing that is necessary for the performance and arrangement of your contract of Insurance and with us as your Insurance broker including:
 -) To assess your application and present information to our panel of insurers to enable them to provide you with a quote or multiple quotes for an insurance policy;
 -) To offer renewal terms;
 -) To service your existing policies, maintain our records and those of your Insurer;
 -) To investigate and resolve any complaints;
 -) To confirm your identity, verify the information you provide and to prevent fraud;
 -) To submit any application for and to maintain any finance agreement;
 -) To assist you with reporting claims;
 -) To undertake internal quality monitoring and external audits.

2. Our legitimate interests as an insurance intermediary:
 -) To inform you of related insurance products, services and offers from Abbey Insurance and the Prestige Insurance Holdings Group while you have existing products with us;
 -) To contact you within a reasonable period of time after a policy lapses to offer insurance products provided by Abbey Insurance;
 -) To carry out market research, statistical analysis including customer profiling to enable us to enhance our service and to develop new products;
 -) To provide information to your Insurer, finance provider or other 3rd party with an interest in the policy for the purposes including but not limited to quality control, audit, complaint investigation, claims handling;
 -) To seek feedback issue, issue surveys and contact you regarding the service we have provided to allow us to review and improve our customer care;
 -) To undertake training of our staff.

3. Where required by law:
 -) To supply information to law enforcement agencies, our regulators, other statutory bodies, your Insurer and finance provider when we believe it is necessary for the detection and prevention of crime and as otherwise required by or permitted by law;
 -) To carry out sanction, anti-money laundering, and anti-fraud controls.

4. With your consent:
 -) To inform you of related products and services supplied by carefully chosen 3rd parties.

Data Retention

We will only hold your personal data for as long as we are required in law and by our regulators.

Transfer to 3rd parties and outside the UK/EU

In order to deliver our services to you, we may use transfer data to the following 3rd parties:

-) Insurers from the purposes of arranging and underwriting cover, auditing and quality monitoring, complaint handling, investigating fraud.
-) Insurers and Intermediaries to verify No Claims Bonus and claims history.
-) Insurers and other bodies appointed by the insurer when required to handle any claim by or against you (For example Surveyors, Loss Adjustors, Engineers, Vehicle Repairers).
-) To Claim Handling firms and Solicitors appointed to deal with a claim made by you or against you.
-) IT and system providers to facilitate electronic data transfers, the provision of technical support and system development.
-) Telematics suppliers for the provision of telematics based insurance policies.
-) To the Financial Services Ombudsman as part of the complaint resolution process.
-) To law enforcement agencies, our regulators and other statutory bodies when we believe it is necessary for the detection and prevention of crime and as otherwise required by or permitted by law.
-) Credit Reference agencies to verify your identity, prevent fraud or to determine the most appropriate payment option.
-) Companies that carry-out sanction, anti-money laundering and anti-fraud controls
-) Finance providers if you agree to pay by Direct Debit. Finance providers will record your information on the Central Credit Register when required by the Credit Reporting Act 2013;
-) Debt Recovery firms, Solicitors and Civil Courts if required to recover unpaid funds still contractually due or funds obtained by fraud or deception.

In circumstances where we may need to process some of your information using third parties located in countries outside of the European Union, we will take all necessary steps to ensure it is adequately protected. This includes ensuring there is an agreement in place with the third parties which provides the same level of protection as required by the data protection regulations in the UK.

Credit Searches

If you consent to a credit search it will be soft search which is only visible to you (if you request a copy of your credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect your credit file. The search will be visible on your credit report but it won't affect your credit rating as it's not an application for credit. The CRAs may add the details of our searches and information that hold about you to their records relating to you.

Marketing

Abbey Insurance will not share your details to any 3rd party for marketing purposes without your express permission.

We will collect personal data from our website, social media accounts and if you sign up to any features. This will be used to manage any existing agreement you may have with us and under our legitimate interest as an Insurance Broker to inform you of the products and services we offer. We will also use the data when necessary to answer a query you have made or if required to as part of a

competition or activity that you have entered. Information supplied via social media may also be held or processed by the social media company in line with their own privacy policies. We may contact you by post, telephone, email and SMS to inform you of related insurance products, services and offers from Abbey Insurance and the Prestige Insurance Holdings Group while you have existing products with us.

We may also contact you around your renewal date within a reasonable period of time after a policy lapses to offer insurance products provided by Abbey Insurance.

Should you wish to withdraw from marketing or amend the methods we use to contact you please contact us on 1890 808 666 or write to Abbey Insurance, Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, H12 PF67.

Call Recording

Telephone calls to us and received from us will be recorded for training and quality purposes. Call recordings may also be supplied to the Insurer or appropriate 3rd parties if required it to investigate a claim or complaint and for the detection and prevention of criminal activity or fraud.

Privacy & Cookies

A cookie is a small information file that is sent to your computer and is stored on your hard drive. Cookies are what are often used so that sites can remember who you are to save you time when you re-visit a site. Our site statistics software currently also uses cookies to allow us to measure the level of activity occurring on the site. You can change the settings on your browser to prevent cookies being stored on your computer without your explicit consent, or download a web browser which prevents cookies from being stored at all <http://www.google.com/policies/privacy/ads/>

We may also use remarketing to market to users of our website. We use cookies to identify your past behaviour on our website and serve ads to you based on this behaviour. This may mean that you might see Abbey Ads on 3rd Party websites that you visit after visiting the Abbey website.

You can opt out of Google's usage of cookies by visiting Google's [Ad Settings](#). Please note that switching cookies off may mean that some functionality on this site may also be switched off.

Your Rights

You have the right to access or obtain copies of the personal information held about you by us. A response to your request will be provided to you within a month of us receiving a valid request. If you wish to obtain information held by the insurer you must contact them directly.

You have the right to restrict processing of inaccurate information and request that we correct any inaccuracies in the information held about you. You may also have the right to erasure of data in certain circumstances.

Where we hold or process data on the basis of your consent you have the right to withdraw that consent.

If you wish avail of these rights please write to the Data Protection Officer at Abbey Insurance, Ground Floor, Teach Chinn Aird, Ashe Street, Cavan, H12 PF67 or call us on 1890 808 666 for more information.

Office of the Data Protection Commissioner

You can find more details about data protection from the Data Protection Commissioner at www.dataprotection.ie. You can also contact the Data Protection Commissioner if you believe we have not complied with our obligations.