Privacy Notice

Introduction

This Privacy Notice will help you understand how we collect, use and protect your personal data when you interact with us. Please take a few moments to read the sections below and learn how we may use personal data.

You should also show this notice to anyone else whose personal data you may disclose to us.

For information regarding how Munich Re Risk Solutions Ireland Limited uses job applicant data, please review our Job Applicant Privacy Notice here.

To comply with regulations, we retain the data in relation to your insurance contract for seven years after conclusion of the contract you hold with us.

Who are we

The data controller is Munich Re Risk Solutions Ireland Limited, 5th Floor, East Wing The Reflector Building, 8 Hanover Quay, Dublin 2, D02 R573.

If you have any questions about this privacy notice or about your Data Subject Rights including:

- Data Subject Access Request: To request access to your personal data and information around its processing
- Rectification: To have your personal data corrected if it is inaccurate
- Restrict Processing: To restrict processing where your personal data is inaccurate, or the processing is unlawful
- Data Portability: To transfer your personal data to another Data Controller
- Erasure: To have your personal data removed or deleted
- Object to direct marketing (NOTE: we do not do direct marketing)
- Object to processing based on legitimate interest.
- Right to complain to the Data Controller.

Please contact the Data Protection Expert at:

Munich Re Risk Solutions Ireland
5th Floor
East Wing The Reflector Building
8 Hanover Quay
Dublin 2
D02 R573

Email: mrrsidataprotection@munichre.com

What information do we collect about you

We will collect your personal data when:

- You contact us to ask a question;
- You obtain a quotation from a broker;
- You use our website;
- We process any new policy documentation, renewal documentation, mid-term adjustments or process claims; and
- When we provide you with information about our services.

Who your data is shared with

The following are data controllers that we share your personal data with:

- Reinsurer – Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München (Munich);
- Insurance Brokers – that have advised our insurance products to clients;
- Insurers;
- Government Agencies; and
- Legal Advisers.

The following are data processors that we disclose your personal data to:

- Third Parties providing services for Banking, Claims Handling, Insurance Administration and IT Services.

Please contact the Data Protection Expert if you require further information on who your data is shared with by emailing mrrsidataprotection@munichre.com.

Personal Data

Please refer to the categories of personal data that may be processed by accessing it here.

Special Categories of Data

We do not process any special categories of personal data.

Confidentiality

We treat your personal data as private and confidential.

The disclosures we make have been detailed in “Who your data is shared with” section above.

We would like to bring to your attention our obligations to disclose information in the following four exceptional cases permitted by law, and the other situations as set out below. These are:

- Where we are legally compelled to do so;
- Where there is a duty to the public to disclose;
- Where disclosure is required to protect our interest; and
- Where disclosure is made at your request or with your consent.

Also, from time to time we will employ agents and sub-contractors to process your personal data on our behalf. The same duty of confidentiality and security will apply to them and all processing will be carried out under our instruction.

If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal data to the relevant Ombudsman, the insurer and to Lloyd’s.

In the unfortunate event that you have to make a claim then we will need to disclose information with any other party involved in that claim. This may include:

- Third parties involved with the claim, their insurer, solicitor or representative.
- Medical teams, the police or other investigators and Courts.

If necessary, we may also have to investigate your claims history while administering any claim. You can be assured that we will keep such investigations strictly confidential.

Insurers pass information to the Claims Underwriting and Exchange Register, run by Insurance Database Services (IDS). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident we will pass information to the registers.

Fraud prevention and detection notice

To prevent and detect fraud insurers may, at any time:

- Share information about you with us and other group companies;
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies;
- Law enforcement agencies may access and use this information;
- We and other organisations may also access and use this information to prevent fraud and money laundering;
- Recovering debt; and
- Checking details on proposals and claims for all types of insurance.

We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

We may also disclose information about you and your policy to:

- The insurer and other group companies if we undergo re-organisation or are sold to a third party, in which case you agree that any personal data we hold about you may be transferred to that re-organised entity or third party.
- Where it is necessary to deliver the products and services bought by you, for example, we may disclose your personal data to a credit card company to validate your credit card details and obtain payment. It may also be necessary for us to pass your personal data to the organisation from whom you have ordered any products or services other than your insurance product, such as legal expense provider, etc. At all times we will remain the data controller unless we inform you otherwise.

Information security

Your privacy is important to us, and we follow strict security and organisational procedures in the processing, storage, destruction of your information. This is to prevent unauthorised access or loss of your data.

Transfer of data

We will not transfer your personal data to countries that do not provide an adequate level of data protection.

Your personal data may be disclosed to companies within the Group outside the UK or EEA and to Service Providers outside the UK or EEA. We always ensure that there is an adequate level of data protection in place and adhered to by these parties.

Privacy support

We reserve the right to amend or modify this Privacy Notice at any time and in response to changes in applicable law.

If you are unhappy with any response or have a complaint. You can raise this with:

Data Protection Commission
21 Fitzwilliam Square South
Dublin 2
D02 RD28
Ireland

https://www.dataprotection.ie/