

## **Data Protection Policy**

### **Data Protection Acts – collection and use of personal information**

In these statements references to information include personal data and information given by you to Us, whether in your Proposal, any claim form you submit to Us or otherwise, any information We may collect in connection with any product or service We provide, information made available about you disclosed to Us by another party in connection with the transfer to Us of such party's rights and duties to you under any other insurance arrangements.

M.J.O'Neill (Insurances) Limited t/a Yachtsman euromarine shall be the data controller in respect of all such information. References to We and Us in these statements and consents shall be construed accordingly.

**USES** Information you supply may be used for the purposes of insurance administration (including underwriting, processing, claims handling, reinsurance and fraud prevention) by Us, our agents, our insurers and any intermediary acting for you. In assessing any claims made, We may undertake checks against publicly available information such as electoral roll, court judgements, bankruptcy or repossessions.

**DISCLOSURE** We may share with our agents and service providers, other insurers and their agents, and with any intermediary acting for you, and with recognised trade, governing, and regulatory bodies (of which We are a member or by which We are governed), information We hold about you and your claims history. This includes Insurance Link, the Irish Insurance Federation's anti-fraud claims matching database. We may in certain circumstances use private investigators to investigate a claim.

**SENSITIVE DATA** We may need to collect sensitive data relating to you (such as medical or health record or condition, convictions etc.) in order to assess the terms of insurance We issue/arrange or to administer claims which arise. By your use of this Website you consent to such information being used, processed and disclosed by Us, our agents and other insurers for the purposes of insurance administration (including underwriting, processing, claims handling, reinsurance and fraud prevention).

**RETENTION** We will not retain your data for longer than is necessary for the purposes for which it is obtained. If you provide personal data to Us and you do not become an insured We will not retain your data for longer than 15 months from the date of collection unless you are a direct customer and have not objected to direct marketing purposes (as detailed below in Direct Marketing paragraph).

**CONSENT** By providing Us with your information and by your use of this Website you consent to all of your information being used, processed, disclosed and retained as set out above.

**REPRESENTATION** By your use of this Website you warrant and represent to Us that in respect of any personal data of any data subject which you provide to Us, you have the authority of that data subject to disclose such data to Us on these terms and conditions and for all the purposes herein set out and to give the consents set out above on behalf of each such data subject, and accordingly, all references in these statements to you or your shall be deemed to include any such data subject.

**ACCESS** You have the right to request and receive a copy of your personal data held by us. Should you wish to exercise this right, you should write to us under Section 4 of the Data Protection Acts 1988 and 2003, for the attention of the Data Protection Officer, at Yachtsman euromarine, College Road, Clane, Co. Kildare. A fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheques should be made payable to Yachtsman euromarine.

The paragraph below applies only to direct customers.

**DIRECT MARKETING** Yachtsman euromarine and its agents and business partners may use your information to keep you informed by post, telephone, e-mail, sms or other means of products and services which may be of interest to you and We may disclose your information to any such agent or business partner for such purposes. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these marketing purposes please tick the opt-out box at the end of the quotation process.