

DATA PROTECTION POLICY



Data Protection Acts – collection and use of personal information

WHO WE ARE M. J.O'Neill Insurances Limited T/A Yachtsman Euromarine collect, use and is responsible for certain personal information about you. When we do so we are regulated under the General Data Protection Regulation which applies across the European Union and we are responsible as controller of that personal information for the purposes of those laws. For the purposes of Data Protection laws, Yachtsman Euromarine is the Data Controller of Personal Data covered by this Notice.

In this Notice the 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.

USING YOUR PERSONAL DATA From the 25th May 2018, we will comply with both the EU General Data Protection Regulation and Irish Data Protection Legislation and only collect, utilise and share personal data in strict adherence with those Data Protection laws and principles. Categories of processing could include your consent to do so; processing on the basis of a legal obligation and in order to complete the performance of your contract with us. If, at any time, we need to use your Personal Data for a purpose that is different from the original purpose of collecting your Personal Data, we will contact you regarding this change.

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 judgments, bankruptcy or repossessions.

SHARING YOUR PERSONAL DATA In support of our business operations we shall only share your Personal Data with our Business Partners and only in circumstances where those third parties have entered into an agreement and in line with their confidentiality obligations. Any marketing to you shall be based strictly on consent to do so, obtained directly from you. We will share personal information with law enforcement or other authorities if required by applicable law.

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.

YOUR DATA PROTECTION RIGHTS You have rights which allow you to address any concerns or queries regarding the processing of your Personal Data, including the rights of access, rectification, erasure, restriction of your Personal Data, as well as the right to transfer your data, the right to object to some processing and automated decision making, including profiling. Your rights may be exercised freely and at no cost. These rights will come into force on the 25th May 2018 and shall be fully outlined in our new Privacy Policy, available from our website.

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, for the attention of the Data Protection Officer, at Yachtsman Euromarine, First Floor, Abbey Moat House, Abbey Street, Naas, Co Kildare Ireland. A fee of €6.35 (or Sterling equivalent) 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.

ENFORCING YOUR DATA PROTECTION RIGHTS You may contact Yachtsman Euromarine Data Protection Officer about all issues related to this policy, your personal data and to exercise your rights under the data protection laws.

Contact details as follows:

Postal Address: Data Protection Officer, Yachtsman Euromarine, First Floor, Abbey Moat House, Abbey Street, Naas, Co Kildare Ireland

Website: www.yachtsman.ie

Email: info@yachtsman.ie

Telephone: +35345982668

If you feel that the processing of your data is not in line with our data protection obligations, you can contact the data protection supervisory authority.

Contact details for the Irish Data Protection Commissioner Officer as follows:

Postal Address: Data Protection Officer, Canal House, Station Road, Portarlinton, Co. Laois, Ireland