

PRIVACY NOTICE



This Privacy Notice (together with our Terms of Business) sets out the basis of how any personal data we collect from you or that you provide to us or we source from trusted third parties will be processed by OMW Insurance.

GDPR

On the 25th of May 2018 the EU introduced a new regulation the General Data Protection Regulation (GDPR). A key reason for this new law is to standardise legislation on data protection across the EU. O'Mahony Walsh Insurance Brokers Ltd t/a OMW Insurance is a Data Controller under the GDPR. OMW Insurance is committed to ensuring personal data shall be

- Processed lawfully
- Collected for specified, explicit and legitimate purposes
- Adequate, relevant and limited to what is necessary in relation to purposes for which it is processed
- Accurate and kept up to date
- Kept for no longer than is necessary and
- Is secure

OMW Insurance is committed to respecting and protecting your privacy.

DATA PROTECTION OFFICER

[OMW Insurance has a Data Protection Officer. You can contact our Data Protection Officer as follows](#)

[By Post: Data Protection Officer, OMW Insurance, 2 Main Street, Ballincollig, Co Cork.](#)

[By Email: dataprotectionofficer@omwins.ie](mailto:dataprotectionofficer@omwins.ie)

[By Phone: 021 487 3346](tel:0214873346)

WHY DOES OMW INSURANCE COLLECT MY DATA?

In order to provide appropriate advice and perform transactions on your behalf with Product Producers (Insurance Companies) we need to collect and store personal data including sensitive information, if applicable. This information supplied by you will be used by us to understand your needs and objectives and to enable us to provide specialist advice to you on the products and or services available to suit your specific requirements. This information may also be used

for the performance, administration and management of contacts with Product Producers to which you are a party including pre-contract and claim stage. We are committed to ensuring that the information we collect and use is appropriate for this purpose and does not constitute an invasion of your privacy.

DATA COLLECTION

In order to ensure we have a complete understanding of your insurance needs and your personal circumstances we may obtain your personal information from a number of sources

- You the potential customer
- You the current customer
- Persons who may represent you (if applicable)
- Insurance companies
- From searches of trusted and industry approved databases to enrich your application (vehicle details, claims)

When submitting an application to us for a product you may provide us with information relating to other persons under the policy (eg) a named driver. You agree that you will bring this Privacy Notice to the attention of each person named on the policy at the earliest possible opportunity. If you are providing information about another person please make sure that person has provided you with consent to provide their personal information to us.

TYPES OF DATA COLLECTED

Data collected may vary depending on the Product Producer requirements. Types of Data collected include the below but not limited to

Insurance Policy Data

Name, Address, Occupation, DOB, Contact Details, Nationality, Details of Health, Driving licence details, Penalty point and conviction details, Previous Insurance details

Data Sourced from others

Vehicle details and internet searches for property location etc

Claims Data

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Details of any injuries, health issues, data relating to court proceedings etc

THE LEGAL BASIS FOR PROCESSING:

OMW Insurance will process – collect, use and store the information you provide in a manner compatible with GDPR, OMW Insurance will require your personal data in order to:

- To Verify your identity and verify the accuracy of the information we receive.
- To assess your Financial and Insurance needs.
- Evaluate risk and provide quotations for your insurance needs
- To administrate your policy, handle claims and deal with queries.
- Comply with all relevant laws and regulatory obligation, including sharing information with the Data Protection Commissioner, the Central Bank of Ireland and Financial Service Ombudsman.

WHO ARE WE SHARING YOUR DATA WITH?

We may pass your personal data on to third-party service providers contracted to OMW Insurance in the course of dealing with you. Any third parties that we may share your data with are obliged to keep your details securely, and to use them only to fulfill the service they provide on your behalf. If we wish to pass your personal data onto a third party we will only do so once we have obtained your consent, unless we are legally required to do otherwise.

The third parties that we pass your personal data to are:

- Your representatives such as another person insured under your policy, Persons acting on your behalf, e.g. Solicitors, Banks, Loss Assessor etc.
- Our representatives such as companies that provide various services (including CRM Providers, I.T support).
- Insurance Companies with whom you may wish to enter into a contract with and their third-party underwriters.

- Loss Adjusters, Repairers, Surveyors and other Claims Handling Agents.
- Third party service providers appointed by OMW Insurance to help process your data in order to arrange a policy.
- Other companies within the O’Mahony Walsh Group.
- Regulatory bodies and law enforcement bodies including the Gardai (eg) if we are required to do so to comply with a relevant legal or regulatory obligation.

If you hold insurance against a liability that may be incurred by you against a third party, where for whatever reason you cannot be found or you become insolvent, or the court finds it just and equitable to so order, then your rights under the contract will be transferred to and vest in the third party even though they are not a party to the contract of insurance. The third party has a right to recover from the insurer the amount of any loss suffered by them. Where the third party reasonably believes that you as policyholder have incurred a liability the third party will be entitled to seek and obtain information from the insurer or from any other person who is able to provide it concerning:

- the existence of the insurance contract,
- who the insurer is,
- the terms of the contract, and
- whether the insurer has informed the insured person that the insurer intends to refuse liability under the contract.

DATA SUBJECT RIGHTS:

At any point while we are in possession of or processing your personal data, you, the data subject, have the following rights:

- **Right of access** – you have the right to request a copy of the information that we hold about you.
- **Right of rectification** – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- **Right to be forgotten** – in certain circumstances you can ask for the data we hold about you to be erased from our records. This may not always be

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possible if we are required by our regulators to retain the data for defined periods.

- **Right to restriction of processing** – where certain conditions apply to have a right to restrict the processing.
- **Right of portability** – you have the right to have the data we hold about you transferred to another organisation.
- **Right to object** – you have the right to object to certain types of processing such as direct marketing.
- **Right to object to automated processing, including profiling** – you also have the right to be subject to the legal effects of automated processing or profiling.
- **Right to judicial review:** if OMW Insurance refuses your request under rights of access, we will provide you with a reason as to why.

All of the above requests will be forwarded on should there be a third party involved as we have indicated in the processing of your personal data.

RETENTION:

OMW Insurance will need to collect and store your personal data. Data will not be held for longer than is necessary for the purpose(s) for which it is obtained. OMW Insurance will only hold personal data for as long as necessary unless otherwise required under applicable laws.

SPECIAL CATEGORIES OF PERSONAL DATA:

If it is deemed necessary to collect any special categories of personal data, such as health, racial, ethnic origin, or information relating to criminal convictions, we will ensure we will only process what is necessary for the purpose of providing an insurance product.

WITHDRAW CONSENT:

If we are relying on your consent to process your data, you can withdraw this at any time. This does not affect the lawfulness of processing based on your consent before its withdrawal.

COMPLAINTS:

In the event that you wish to make a complaint about how your personal data is being processed

by OMW Insurance or how your complaint has been handled, you have the right to lodge a complaint directly with the Data Protection Officer at OMW Insurance and/or with the Data Protection Commission.

FAILURE TO PROVIDE INFORMATION:

If we are collecting your data for a contract (e.g. House Insurance, Car Insurance, Commercial Insurance, Life and Pension applications) and you cannot provide this data the consequences of this could mean the contract cannot be completed or details are incorrect.

If we intend to further process your personal data for a purpose other than for which the data was collected, we will provide this information prior to processing this data.

AUTOMATIC DECISION MAKING:

As part of securing quotations/ policies for you, an element of assessment of your application for insurance is carried out using automated decision making. The results of the automated decision making may limit the products or services that we can provide to you. Should you have any concerns you are entitled to speak to a member of staff.

UP TO DATE INFORMATION:

In order to ensure our records are up to date and accurate or should you wish to provide any additional information please contact our office.

CONTACT US:

Your privacy is important to us. If you have any comments or questions regarding this Privacy Notice, please contact us.

CHANGES TO THIS STATEMENT:

OMW Insurance may make changes to this Privacy Notice. We will post a revised version online. We encourage you to check this notice often so that you continue to be aware of how we are protecting your personal information.

Privacy Statement reviewed March 2021