

Privacy Statement

Kidd Insurances respects the privacy of all visitors to our website. Our privacy policy explains how we collect and use information from and about you when you use our services.

Privacy Notice

Kidd Insurances is committed to respecting and protecting your privacy and would like you to feel safe when you give us your personal details. We will always clearly identify ourselves in correspondence and on our website. Our principal business is to provide advice and arrange transactions on behalf of clients in relation to general insurance products.

To provide you with relevant information, meet regulatory requirements in relation to our activity as a retail intermediary and respond to your requests we sometimes request that you provide us with information about yourself. This Privacy Notice will inform you of the information we gather and how it is used. Kidd Insurances maintains the same privacy practices with respect to data that is collected off-line and on-line and this notice also covers both those methods of data collection and use. Kidd Insurances complies with current data protection legislation for the collection, use, and retention of all personal data. Our Data privacy and Data retention policy is available on request.

What information we gather

In general, you may visit our website without identifying yourself or revealing any personal information. Kidd Insurances may collect domain information from your visit to customise and improve your experience on our website. This website may collect certain information from your visit, including the date and time of your access, the pages you have accessed, the name of the Internet Service Provider and the Internet Protocol (IP) address by which you are accessing the Internet, and the Internet address from which you linked to our site, if applicable. We use this information to better understand how our website is being used so that we can improve its performance.

Information we may collect from you

We may collect and process the following data about you:

- **Information you give us.** You may give us information about you only if you “opt in” by choosing to give us this information on a voluntary basis by registering to receive products or services by filling in forms on our site, www.kiddinsurances.ie (our site) or by corresponding with us by phone, e-mail or otherwise. This includes information you provide when you register to use our site, subscribe to our service, search for a product, place a request for a quote on our site, submit a query, or other interactive functions on our site, enter a competition, promotion or survey, and when you report a problem with our site. The information you give us may include your name, date of birth, marital status, dependants, home address, contact address, e-mail address and phone number, employment details, visa details (as applicable), tax details, assets and liabilities, expense details, financial and credit card information, personal description and photograph, sensitive health information and details of convictions (motoring and/or criminal convictions). We will only use the information you give us on the website for the purposes described in this policy. By going ahead with a Kidd Insurances quote or otherwise submitting personal information including sensitive personal information through our site or via email, as applicable, you will be explicitly agreeing to us, our agents, other insurers and any and all other persons who may be involved in the processing of your information for all purposes relevant from time to time to your relationship with Kidd Insurances.

Information we receive from other sources

- We may receive information about you if you use any of the other websites we operate or the other services we provide. We are also working closely with third parties (including, for example, business partners, sub-contractors in technical, payment and delivery services, advertising networks, analytics

providers, search information providers, credit reference agencies) and may receive information about you from them

- technical information, including the Internet Protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system, platform and other statistical data involving the use of our site for system administration and statistical purposes. This is statistical data about our users' browsing actions and patterns, and we do not use them to identify any individual, except if required by the law;

Use of the information we gather

When we collect information about you, we intend to tell you why we are asking for the information and what we intend to do with it. You will have the option of not providing the information, in which case you may still be able to access other parts of this website, although you may not be able to access certain services

We use information held about you in the following ways:

- **Information you give to us.** We will use this information:
 - to generate quotations, and process applications and proposals for the products and services we offer;
 - to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us;
 - to provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about;
 - administer the products and services that we supply to you, process claims and occasionally also for market research and statistical purposes. You will be given the option at the time of not participating in such market research;
 - to contact you if required or to respond to any communications you might send to us;
 - to contact you if required or to respond to any communications you might send to us;
 - to provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you. If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, please tick the relevant box situated on the form on which we collect your information;
 - to notify you about changes to our service;
 - to send you offers, with your consent, for products which we feel are relevant to your needs;
 - to ensure that content from our site is presented in the most effective manner for you and for your computer.
- **Information we collect about you.** We will use this information:
 - to administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
 - to improve our site to ensure that content is presented in the most effective manner for you and for your computer;
 - to allow you to participate in interactive features of our service, when you choose to do so;
 - as part of our efforts to keep our site safe and secure;
 - to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you;
 - to make suggestions and recommendations to you and other users of our site about goods or services that may interest you or them;
- **Information we receive from other sources.** We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

Sharing information with third parties

In certain instances, we may make your information available to third parties with whom we have a relationship where that third party is providing services on our behalf. We will only provide those third parties with information that is necessary for them to perform the services and we take measures to protect your information.

We may share your information with selected third parties including:

- Any insurer that is a party to a Kidd Insurances product that you have applied for or contracted for;
- if you have indicated when applying for an Kidd Insurances product or at any time during your time as a user of the site, that you are happy to receive information or promotions from selected third parties about goods and services which may be of interest to you, you consent to third parties that we choose sending you such offers or information. You may opt out of receiving such offers or change your preferences at any time;
- any co-insurers of the insurers/product suppliers for which we act as brokers;
- outsourced providers (both regulated and unregulated)
- where you are applying or using our site in connection with a Union membership, to your Union;
- to a credit referencing agency for the purpose of assessing your credit score where this is a condition of us entering into a contract with you and/or to other insurers through various databases to help us check information provided and also to prevent fraudulent claims;
- to the prospective seller or buyer of any business or assets related to the site, a Kidd Insurances product or all or part of Kidd Insurances.
- any business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you;
- to a third party if we are under a duty to disclose or share your personal information with that third party in order to comply with any legal obligation, or in order to enforce or apply our terms of business and other agreements, or to protect the rights, property, or safety of our group of companies, Kidd Insurances insurers related to a Kidd Insurances product or others. This includes exchanging information with third parties such as Government agencies for the purposes of fraud protection, anti-money laundering, credit risk reduction;
- we will notify you when information about you may be provided to third parties in ways other than explained above, and you will have the option to prevent such information sharing at the time that we notify you;
- we do not disclose personal information about you to third parties (including advertisers or marketing companies) unless you have consented to that disclosure, but we may provide them with aggregate anonymised information about users of our site or customers of our products. For example, we may inform an insurer advertising on our site that 50 men aged under 25 have clicked on their advertisement for car insurance that was displayed on our site on any given day, or we might inform third parties regarding the number of unique users who visit the site, the demographic breakdown of our site users or the activities that visitors to our site engage in while on it. We may also use such aggregate anonymised information to help advertisers reach the kind of audience they want to target (for example, women in Dublin) when displaying advertisements on the site;
- it may be necessary to transfer your personal information to other group companies or service providers located in countries outside of the EU. It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy.
- The data protection and other laws of these countries may not be as comprehensive as those in Ireland or the EU but in these instances we will take steps to ensure that your privacy rights are respected. You agree that we may transfer your personal information on that basis. All information you provide to us is stored on our secure servers. Any payment transactions will be encrypted using SSL technology. We train our employees with access to your information that it is to be used only in adherence with our privacy statement and the data protection laws applicable. Employees who misuse customer information are subject to disciplinary action. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.
- analytics and search engine providers that assist us in the improvement and optimisation of our site.
- Kidd Insurances may disclose information it has collected about you on the website if required to do so by law or when necessary to protect the rights of Kidd Insurances or its employees.

Data security

Kidd Insurances' intent is to strictly protect the security of your personal information; honour your choice for its intended use; and carefully protect your data from loss, misuse, unauthorised access or disclosure, alteration or destruction. We have taken appropriate steps to safeguard and secure information we collect online, including the use of encryption when collecting or transferring sensitive data such as credit card information.

However, you should always take into consideration that the internet is an open forum and that data may flow across networks with little or no security measures, and therefore such information may be accessed by people other than those you intended to access it.

The information we collect may be used, stored and processed in the EU, UK, or in any other country in which Kidd Insurances does business. By providing the information via the website, you are consenting to the transfer of the information outside of your country to any country (including countries which may not have adequate levels of protection).

How to update and/or amend the personal information you have provided

You are entitled to know whether we hold information about you and, if we do (subject to certain limitations), to have access to that information and have it corrected if it is inaccurate or out of date. To exercise your Right of Access or to update your details under your Right of Rectification or Erasure or to object to processing or to enquire about data portability, please email your request to the Data Protection team at Kidd Insurance Unit 6, Block E, Nutgrove Office Park, Rathfarnham, Dublin 16 with proof of identity.

Business Relationship

This website may contain links to other websites. Kidd Insurances is not responsible for the privacy practices or the content of such websites.

Contacting Us

If you have any questions or comments about our privacy notice or practices, please contact us.

Kidd Insurances may modify or update this privacy notice from time to time at any time without prior notice. You can check the "Last Updated" date below to see when the notice was last changed. We encourage you to check this notice often so that you can continue be aware of how we are protecting your personal information. Your continued use of the website constitutes your consent to the contents of this privacy notice, as it may be modified from time to time.

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at DPO@Kiddinsurances.ie, writing to the Data Protection Officer, Kidd Insurances, Unit 6, Block E, Nutgrove Office Park, Rathfarnham, Dublin 16, Tel (01)2079400

If you wish to make a complaint relating to data protection related to Kidd Insurances, you may contact the Data Protection Commissioner. Canal House, Station Road, Portarlinton, Co. Laois, R32 AP23, Ireland. Phone +353 (0761) 104 800 | LoCall 1890 25 22 31 | Fax +353 57 868 4757 | email; info@dataprotection.ie. Website: www.dataprotection.ie

31/05/2018