

## Privacy Notice

### **Dave Doherty (Insurance Brokers) Ltd , 11 Stockwell St, Drogheda, Co. Louth**

**Who Are We:** Dave Doherty Insurance Brokers Limited has been established in the North East of Ireland since 1985 and We are Insurance Brokers arranging cover for all Classes of General and Life/Pensions Insurance for our Clients.

#### **Privacy Notice**

Dave Doherty ( Insurance Brokers) Ltd is committed to respecting and protecting your privacy and would like you to feel safe when giving us your details. To provide you with relevant information, respond to your requests we sometimes request that you provide us with information about yourself. Dave Doherty ( Insurance Brokers) Ltd will identify itself on Web pages and in correspondence.

This Privacy Notice will inform you of the information we gather and how it is used. Dave Doherty (Insurance Brokers) Ltd maintains the same privacy practices with respect to data that is collected off-line and this notice also covers those methods of data collection and use. Dave Doherty (Insurance Brokers) Ltd complies with EU General Data Protection Directive – GDPR for the collection, use, and retention of personal information from European Union member countries.

#### **Why do we need to collect and store personal data?**

In order for us to provide you with the services that we are authorised to advise you in relation to a wide range of Insurance, Protection, Pension and Investment Products.

We research the products on your behalf with the Product Producers (Insurers) with whom we hold appointments.

We will identify and select suitable products from the Product Producers (Insurers) and on receipt of your instructions we will transmit orders on your behalf to one or more Product Producers (Insurers), a list of which is available on request. This process applies to all classes of insurance policies.

We need to collect personal data to provide the service requested. In any event, 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.

In terms of being contacted for marketing purposes we would contact you for additional consent.

#### **Why we are processing your data? Our legal basis.**

Our reason and purpose for processing your personal data is:

- We have your consent
- We need to process your data to complete the performance of a contract
- Where you, the data subject is a party. The firm processes data without consent in order to fulfil contractual obligations [such as arranging cover with product providers/insurers with whom we hold letters of appointment].
- legal obligation that needs to meet
- protect the vital interests of the data subject, including the protection of rights and freedoms
- processing that is in the public interest
- necessary for the legitimate interests of the data controller or third party, unless the processing is overridden by the vital interests, including rights and freedoms
- national law

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## Special Categories of personal data

If we collect any special categories of personal data (e.g. health, religious beliefs, racial, ethnic origin – financial information is not classified as special categories of personal data) – we will ensure the below

- we will obtain your explicit consent
- protect the vital interests of the data subject, including the protection of rights and freedoms;
- necessary for the legitimate activities with appropriate safeguards;

## What other information we gather

In general, you may visit this website without identifying yourself or revealing any personal 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.

Some portions of this website may request that you give us information about yourself, from which we are able to identify you, such as your name, email or other address. Some of the ways in which we may collect information from you are: Please refer to our cookies policy.

## 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. In certain areas of our website, we may, where appropriate, enable you to 'opt in' to certain uses of your information e.g. personal data and direct marketing. Data will not be held for longer than is necessary, credit card transactions will be held for the duration of the transaction and general client details will be held while you are a customer.

The information we collect about you or your computer is used to run the website, respond to your requests or process any transactions you have requested. It may also be used to verify your identity, send you information or contact you in relation to a product or service that you are using or that we believe may be of interest to you after you have chosen to 'Opt in'.

## 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.

The information we collect may be used, store and processed in the EU, EEA, UK, United States, Switzerland or in any other country in which Dave Doherty (Insurance Brokers) Ltd 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).

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Dave Doherty (Insurance Brokers) Ltd 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 Dave Doherty (Insurance Brokers) Ltd or its employees.

Right of third party to claim against the insurer (resulting from Section 21(3) of the Consumer Insurance Contract Act 2019).

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 vested 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 security

Dave Doherty (Insurance Brokers) Ltd 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 on line, 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.

### 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 please email your request to the contact address below with proof of identity.

### Your rights as a data subject

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.

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- **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:** in the event that Organisation Name refuses your request under rights of access, we will provide you with a reason as to why. You have the right to complain as outlined in clause 3.6 below.

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 of your personal data

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained. Dave Doherty (Insurance Brokers) Ltd will process personal data in accordance with our retention schedule. This retention schedule is governed by regulatory & legislative requirements.

### 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 Dave Doherty (Insurance Brokers) Ltd , or how your complaint has been handled, you have the right to lodge a complaint directly with the Dave Doherty and the Office of the Data Protection Commissioner.

### Contacting Us

If you have any questions or comments about our privacy notice or practices, please contact us. Dave Doherty ( Insurance Brokers) Ltd may modify or update this privacy notice from time to time at any time without prior notice. You can check the "Version" date below to see when the notice was last changed. We encourage you to check this notice often so that you can continue to 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.

### Data Protection Officer Contact Details :

**Name** - Dave Doherty  
**E-Mail** - [dave@davedohertyins.com](mailto:dave@davedohertyins.com)  
**Phone No.** - 0419831984

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