

# challenge

## Challenge Privacy Statement

Please read this Statement carefully as this sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us.

Challenge is committed to respecting and protecting your privacy and would like you to feel safe when you give us your personal details. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client. It is the intention of this privacy statement to explain to you the information practices of Challenge in relation to the information we collect about you.

We will always clearly identify ourselves in correspondence and on our website. Throughout this statement Challenge refers to Challenge Insurance Brokers Ltd, including, its' affiliated companies and subsidiaries (also referred to as "we", "us", or "our"). Our principal business is to provide advice and arrange transactions on behalf of clients in relation to general insurance products, including, medical protection indemnity. To provide you with relevant information 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.

Challenge 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. Challenge complies with EU General Data Protection Directive (GDPR) for the collection, use, and retention of all personal data.

For the purposes of GDPR Challenge's Data Controller and Data Protection Officer is our Managing Director who can be contacted at [insurance@challenge.ie](mailto:insurance@challenge.ie) ; tel.+353 1 8395942; fax +353i8324254.

This Challenge Privacy Statement is available on our website [www.challenge.ie](http://www.challenge.ie)

Our Data Protection Policy is available on request.

### **What information we gather.**

In order to provide you with our services it is necessary for us to collect and process your personal data. We are required, therefore, to inform you of the legal bases for processing your personal data. One such legal basis is that the processing is necessary for the performance of the advisory services contract (and any other contract) that we commit to delivering to you from time to time. Another legal basis is that some processing is necessary for the purposes of the legitimate interest that we have, as a firm that is authorised and regulated by the Central Bank of Ireland, in the proper administration and correct operation of our firm. There may also be circumstances where the legal basis for processing your personal data is consent (where we have sought it and it has been provided to us), in which case that consent may be withdrawn at any time. In any event, Challenge 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.

We may collect personal information such as your name, contact details, date of birth, gender, marital status, financial details, employment details and benefit coverage. We may also collect sensitive information about you such as criminal convictions or health information in relation to life, health, professional liability and workers compensation insurance or employee benefit programmes sponsored by your employer. When you provide information that enables us respond to your request for products or services, you consent to our collection, use and disclosure of this information to appropriate third parties for the purposes described in this Privacy Statement.

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In general, you may visit our website without identifying yourself or revealing any personal information. Challenge collects domain information from your visit to customise and improve your experience on our website. Our 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 our 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:

- Subscription to newsletters or other Challenge content-related correspondence,
- Event registrations for seminars, conferences, etc.
- White paper or other downloads.

## Use of the information we gather:

Challenge will process (collect, store and use) the information you provide in a manner compatible with the EU's GDPR, which came into effect on 25<sup>th</sup> May 2018. We will endeavour to keep your information accurate and up to date, and not keep it for longer than is necessary. Challenge is required to retain information in accordance with the law, such as information needed for income tax and audit purposes. How long certain kinds of personal data should be kept may also be governed by specific business – sector requirements and agreed practices. Personal data may be held in addition to these periods depending on individual business needs.

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. Our aim is not to be intrusive, and we undertake not to ask irrelevant or unnecessary questions. Moreover, the information you provide will be subject to rigorous measures and procedures to minimise the risk of unauthorised access or disclosure. **We need to process your data to provide the insurance product and to complete the performance of a contract where you, the data subject is a party.**

Challenge processes data without consent in order to fulfil contractual obligations (such as bank details to process salaries, postal address in order to supply products and services etc. You will have the option of not providing the information, in which case you may still be able to access other parts of our 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 our 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 Challenge 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, stored and processed in the EU, UK, United States, Switzerland or in any other country in which Challenge does business. By providing the information via our 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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Challenge 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 Challenge or its employees.

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 security:

Challenge's 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. Our service providers and agents are contractually bound to maintain the confidentiality of personal information and may not use the information for any unauthorised purpose.

## How to update and/or amend the personal information you have provided and your rights.

We at Challenge facilitate your rights in line with our Data Protection Policy and our Subject Access Procedures. 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.

Challenge facilitate you, our clients, rights in line with our data protection policy and the subject access request procedure. This is available on request.

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.
- 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
- Right to judicial review: in the event that Challenge 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.

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To exercise your Right of Access or to update your details under your Right of Rectification or Erasure please email your request to [insurance@challenge.ie](mailto:insurance@challenge.ie) with proof of identity.

## Retention of your personal data:

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained. Challenge will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body, the Central Bank, and our internal governance.

## 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.

## Business Relationships:

Our website contains links to other websites. Challenge is not responsible for the privacy practices or the content of such websites.

Challenge uses pixels, transparent GIF files and other methods to help manage online advertising.

## Contacting Us:

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

Email: [insurance@challenge.ie](mailto:insurance@challenge.ie)

Tel: +353 1 8395942.

Fax: +353 1 8324254.

## Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Challenge or how your complaint has been handled, you have the right to lodge a complaint with the Managing Director.

You may also lodge a complaint with the Data Protection Commission in Ireland, whose details are:

Data Protection Commission, Canal House, Station Road,  
Portarlinton, Co. Laois, R32 AP23

Phone: + 353 57 868 4800 / + 353 761 104 800

Fax: + 353 57 868 4757

Web: [www.dataprotection.ie](http://www.dataprotection.ie)

Email: [info@dataprotection.ie](mailto:info@dataprotection.ie)

This Privacy Statement was updated on 1<sup>st</sup> September 2020.