challenge

Challenge, Unit 11 Burnell Square, Mayne River Way, Malahide Road, D17 VY04. T +353 1 8395942 E insurance@challenge.ie

Challenge Privacy Statement

Please read this Privacy 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 protecting and respecting your privacy. 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. It is the intention of this Privacy Statement to explain to you the information practises of Challenge in relation to the information we collect about you and how it is used. We will always clearly identify ourselves in correspondence and on our website. Throughout this notice Challenge refers to Challenge Insurance Brokers Ltd and is also referred to as "we", "us" or "our". Challenge maintains the same privacy practices with respect to data whether it is collected off-line or on-line and this notice covers both of these methods of data collection and use. To provide you with relevant information and respond to your requests we sometimes ask you to provide us with information about yourself. Challenge complies with the EU General Data Protection Directive (GDPR) for the collection, use and retention of all personal data.
This Challenge Privacy Statement is available on our website **www.challenge.ie**
Our Data Protection Policy is available on request.

Who are we?
The principal business of Challenge is to provide advice and arrange transactions on behalf of clients in relation to general insurance products, with an emphasis and expertise in relation to medical indemnity insurance products for medical Consultants/ GPs /Dentists and Hospitals.
For the purposes of the GDPR Challenge's Data Controller and Data Protection Officer is our M.D. who can be contacted at insurance@challenge.ie; tel +353 1 8395942.

How do we collect your information?
The personal information we collect varies depending upon the nature of our services. We will endeavour to provide you with an overview of those categories of personal data our organisation collects and our purpose for using that data.
We collect and receive personal data from various sources, including (depending on the service provided):

- When you request a service from us or register with or use any of our websites or online applications and your interactions with our website (please also see our Cookies Notice).
- Data subjects and their family members, online or by telephone, or in written correspondence
- Data subjects' employers or trade or professional associations of which they are a member
- In the event of a claim, third parties including the other party to the claim (claimant/ defendant), witnesses, experts (including medical experts), loss adjusters, lawyers and claims handlers
- Other insurance market participants, such as insurers, reinsurers and other intermediaries
- Credit reference agencies
- Anti-fraud databases and other third-party databases, including sanctions lists
- Government agencies, such as tax authorities
- Claim forms
- Open electoral registers and other publicly available information
- Business information and research tools
- Third parties who introduce business to us
- When you engage with us on social media e.g LinkedIn, Twitter, Facebook etc
- When you contact us with a complaint or query.
- When you apply for a position with us.

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What information do we collect?

We will process (collect, store and use) the information you provide in a manner compatible with the EU's GDPR and will also endeavour to keep your information accurate and up to date, and not keep it for longer than is necessary. Personal data is collected and processed in the following way:

- Data subject details - name, address (and proof of address), other contact details (e.g. email and telephone details), gender, marital status, family details, lifestyle, insurance requirements, photo ID, date and place of birth, employer, job title and employment history, as well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. E.g., your children/spouse relationship to the policyholder, insured, beneficiary or claimant.
- Identification details - identification numbers issued by government bodies or agencies (e.g PPSN, passport number, tax identification number, driver's license number).
- Financial details - payment card number, bank account number and account details, income and other financial information, details of your credit history and bankruptcy status, salary, tax code, third-party deductions, bonus payments, benefits and entitlement data, national insurance contributions details,
- Insured risk - information about the insured risk, which contains personal data and may include, only to the extent relevant to the risk being insured.
    - Health - current or former physical or mental medical conditions, health status, injury or disability information, medical procedures performed, relevant personal habits (e.g. smoking or consumption of alcohol), prescription information, medical history.
    - Criminal records information e.g. the existence of or alleged criminal offences or confirmation of clean criminal records for motor products.
- Policy details - details about quotes and policies obtained by data subjects.
- Credit and anti-fraud data - credit history, information about fraud convictions, and allegations of crimes and sanctions details received from various anti-fraud and sanctions databases, or regulators or law enforcement agencies.
- Claims Data from you or relevant third parties - information about current and previous claims, which may include Special Category health data and criminal records data.
- Marketing data – where legitimate interest has been identified and using the exemption under S.13 (11) of the ePrivacy Regulations or if the individual has consented to receive marketing of our products and services.
- Website usage - details of your visits to our websites and information collected through cookies and other tracking technologies, including, but not limited to, your IP address and domain name, your browser version and operating system, traffic data, location data, web logs and other communication data, and the resources that you access.
- Events information e.g., information about your interest in and attendance at our events, including provision of feedback forms.
- Social media information (e.g., likes and posts) with our social media presence; this includes, LinkedIn, Twitter, Facebook.
- Searches that we undertake in relation to sanctions, money laundering and credit checks.
- Family and Beneficiary Data, e.g., dependants, next of kin or nominated beneficiaries, Power of Attorney, Enduring Power of Attorney.
- Employment information e.g., role, employment status (such as full/part time, contract), salary information, employment benefits, and employment history; This information is necessary for our Fact Find with our clients.
- Publicly available sources: e.g. Information about you in the public domain such as Director information from the Companies Registration Office and Trade Association registers.
- Health information such as information about your health status, medical records and medical assessment outcomes; We collect medical information relating to personal habits

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(e.g., smoking and consumption of alcohol), medical history. We may also process certain special categories of information, for example information about your personal characteristics (biometric information) or disability information.

When our organisation collects sensitive personal data as defined within the GDPR we will ensure that we require this information, and we have your explicit consent and/or authorisation prior to our collection. Please see the further information contained in this Privacy Notice that outlines special categories of personal data.

Information we automatically collect.
We sometimes automatically collect certain types of information when you visit our websites and through e-mails when we communicate with you. Automated technologies may include the use of web server logs to collect IP addresses, "cookies" and web beacons. Other cookies such as functional cookies, marketing cookies and analytical cookies will only be used with your expressed consent. Further information about our use of cookies can be found in our Cookie Notice at the footer of our web page. www.challenge.ie

How do we use your personal data?
Your Personal Data will be used to enable us to fulfil our contractual obligations in relation to your request for insurance, investment, protection, pension products, independent financial advice, quotes.

- Performing services for our clients and prospective clients – when you require
    - insurance/investment products, we use your data to enable us to provide the required product
- Statutory and other regulatory requirements – we are required to carry out various obligations which include:
    - AML/Sanction checking
    - Knowing your customer “Fact Find”
    - Adherence to the Consumer Protection Code
- Communicate and marketing to you
- Process claims
- To contact you if required or to respond to any communications that you might send to us.
- To administer our site including data analysis, testing, research, statistical and survey purposes.
- Carry out our obligations arising from any contracts entered between you and us and to provide you with the information, products and services that you request.
- Arranging premium finance agreements.
- Provide professional services.
- Handling complaints
- To notify you about changes to our service

Legal Basis
We need to ensure that we process your personal data lawfully. We rely on the following legal grounds to collect and use your personal data.

Performance of our contract with you:
Processing is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into a contract.

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Compliance with a legal obligation:
Processing is necessary for compliance with a legal obligation to which we are subject e.g regulatory purposes to the Central Bank, requirements under the Medical Practitioners Act 2007 and subsequent amendments.

For our legitimate business interests
Processing is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are overridden by your interests or fundamental rights and freedoms which require protection of personal data, in particular where you are a child.

Your explicit consent
You have given your explicit consent to the processing of those personal data for one or more specified purposes. Sometimes we may rely on consent as a legal basis for processing your information. For example, we rely on consent to collect and use personal data for any criminal convictions or alleged offences. This is used when we need to assess risk relating to an insurance policy for you. We share this information with other third parties where it is necessary to manage these services provided to you – these services include insurance underwriters, reinsurer and other insurance providers. You are free to withdraw your consent, by contacting our M.D. our GDPR Owner. However, withdrawal of this consent may impact our ability to provide the services.
We may also rely on your consent to send direct marketing to you. We will ensure that we present this to you concisely. We will also ensure that we use clear and plain language and if you give us your consent you can withdraw this easily at any time.
Sometimes if you refuse to provide information that we reasonably require to provide the services, we may be unable to offer you the services and/or we may terminate the services provided with immediate effect.

How we share your data
When required, 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 (data processors) with information that is necessary for them to perform the services. We will take measures to protect your information, such as putting in place Standard Contractual Clauses and confidentiality agreements.

- Insurance Partners where we need to manage the services provided to you such as Product Providers and insurance underwriters, reinsurers, and loss adjuster. You can refer to their privacy statements on their website for more information about their privacy practices.
- Vetting and risk management agencies such as credit reference, criminal record, fraud prevention, data validation and other professional advisory agencies, where necessary to prevent and detect fraud in the insurance industry and take steps to assess the risk in relation to prospective or existing insurance policies and/or the services.
- Legal advisers, loss adjusters, and claims investigators, where necessary to investigate, exercise or defend legal claims, insurance claims or other claims of a similar nature
- Medical professionals, e.g., where you provide health information in connection with a claim against your insurance policy; or when we are providing a quote for insurance.
- EU Law enforcement bodies, when required to do so by law and/or regulation, or another legal request.
- Public authorities, regulators and government bodies, where necessary for us to comply with our legal and regulatory obligations, or in connection with an investigation of suspected or actual illegal activity;
- Third-party processors: We outsource our processing operations to suppliers that process personal information on our behalf. Examples include IT service providers who manage our IT and back-office systems and telecommunications networks, and accounting and payroll

providers, CRM providers. These processing operations remain under our control and we have data processing agreements in place with all our third party processors to ensure all processing is carried out in accordance with our security standards and the GDPR.
- Internal and external auditors where necessary for the conduct of company audits or to investigate a complaint or security threat.
- On the sale or reorganisation of our business whether by asset or share disposal or other transaction relating to our business.

Transferring personal data outside of Ireland

Where we transfer personal data to a country outside of the EEA (referred to in the GDPR as 'third country,') we will ensure it is done lawfully, i.e. there is an appropriate "level of protection for the fundamental rights of the data subjects". We will therefore ensure that either the EU Commission has granted an adequacy decision in respect of the third country, or appropriate specified safeguards have been put in place, (e.g., Binding Corporate Rules (BCRs) or Standard Contractual Clauses (SCCs)).

We share data with companies located in the UK. The EU Commission adopted adequacy decisions for transfers of personal data to the UK. This means that the EU accepts that the UK data protection regime is substantially equivalent to the EU regime and allows personal data to be transferred freely from the EEA to the UK. Therefore, the UK is not deemed a third country.

We share your data with companies located in the USA. There is no finding of adequacy of the transfer of data from Ireland to USA. In the absence of an adequacy decision the GDPR allows the transfer if the controller or processor has provided appropriate safeguards. These safeguards include Standard Contractual Clauses (SCCs). We, the data controller must abide by the SCCs as well as the Recommendations adopted by the European Data Protection Board on measures that supplement the SCCs which will ensure the level of protection provided for within the GDPR.

Security

The security of your personal data is important to us, we have implemented appropriate technical and organisational measures to ensure a level of security appropriate to the risk. We have processes in place to protect your personal data from loss, unauthorised access, misuse, alteration and destruction.

Retention

Retention of your personal data

Personal data is processed in accordance with Challenge's Retention Policy. We collect, use, disclose and otherwise process personal data that is necessary for the purposes identified in this Privacy Notice or as permitted by law. If personal data is required for a purpose inconsistent with the purposes that was identified in this Privacy Notice, we will notify data subjects of the new purpose and, where required, seek data subjects' consent (or ask other parties to do so on our behalf) to process personal data for the new purposes. Our retention periods for personal data are based on business needs and legal requirements. Personal data is retained for as long as is necessary for the processing purpose(s) for which the information was collected, and any other permissible, related purpose. For example, certain transaction details and correspondence are retained until the time limit for claims arising from the transaction has expired, or to comply with regulatory requirements regarding the retention of such data.

Personal data will be disposed of securely.

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Third Party Rights:
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, including Challenge 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 Subjects Rights:
Challenge will facilitate your rights in line with our data protection policy and the Subject Access Request procedure. This is available on request.
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. (The erasure of such data will be dependent on our other legal obligations, and whether the data is subject of legal privilege).
- 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 make a complaint: if we refuse your request under rights of access, we will provide you with a reason as to why.

All 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.

Complaints
If 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 our Data Protection Officer.
You may also lodge a complaint with the Data Protection Commission (DPC) in Ireland, whose details are:
Data Protection Commission
21 Fitzwilliam Square South,
Dublin 2.
D02RD28
Web: www.dataprotection.ie

Email: info@dataprotection.ie

See website for updated contact details to reach the appropriate section within the DPC.

Failure to provide further information.
If we are collecting your data for a contract and you cannot provide this data, the consequences of this could mean the contract cannot be completed or details are incorrect.
When you fail to provide us with information we require to fulfil our obligations to you, we may be unable to offer our services to you.

Profiling – automatic decision making.
An automated decision is when we input your personal data into a computer programme and this programme analyses your personal data to provide us with a result. There is no human involvement in the decision making. An example of this is in insurance underwriting and providing financial services. If a decision is taken by automated means, you have the right to object to this and ask us to reconsider the service you have asked us to provide.

Special Categories of personal data
Special categories of data are sensitive in relation to your fundamental rights and freedoms and therefore require specific protection when processed as these could create significant risks to the rights and freedoms of individuals.
If we collect any special categories of personal data, such as health we will adhere to the Data Protection Act 2018. This Act allows us to process special categories of personal data for insurance purposes. We will ensure we have suitable and specific measures in place to safeguard the rights and freedoms of you and the processing of your data. These measures relate to the below:

- a policy of insurance or life assurance,
- a policy of health insurance or health related insurance
- an occupational pension, a retirement annuity contract or any other pension arrangement
- the mortgaging of a property

Contact Us
Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on +353 1 8395942 or email insurance@challenge.ie

Privacy Statement changes
When we update this Privacy Statement, we will post a revised version online. Changes will be effective from the point at which they are posted. We would encourage you to review our Privacy Statement so that you are aware of updates.

This privacy statement was last reviewed in November 2021. vNov21