

Privacy Policy

O'CALLAGHAN INSURANCES LTD trading as **O'Callaghan Insurances, QuoteMe.ie, Quoteline** (“we”, “us”, “our”) are committed to protecting and respecting your privacy. This privacy policy (**‘policy’**) together with our Terms of Business and any other documents referred to on our site, sets out the basis on which any personal information we collect from you, or that you provide to us, will be processed by us.

Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it. By visiting www.OCI.ie and/or www.QuoteMe.ie and/or QuoteLine.ie and disclosing your information to us, you are accepting and consenting to the collection, storage, processing and use of your information as described in this policy for the purpose of the Data Protection Act 1988-2003 (the **Act**).

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(s) www.oci.ie, or www.QuoteMe.ie or by corresponding with us by phone, e-mail, SMS, text 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, debit and credit card details, tax details, assets and liabilities, expense details, financial and credit card information,

personal description and photograph, details we require in the “Quote Me Field” of our site, professional indemnity forms and any other application forms requesting further information that are necessary for us to provide you with a potential quote, product or service or a renewal, postponement or cancellation of a product or service or otherwise as the case may be in the course of business dealings with you, whether you are a potential, a returning or an existing customer. We will only use the information you give us on the website for the purposes described in this policy. By going ahead with an O’Callaghan Insurances quote or otherwise submitting personal information including sensitive personal information through our site, 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 O’Callaghan Insurances.

- **Information we collect about you.** With regard to each of your visits to our site we may automatically collect the following information:
 - 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;
 - For the same reason, we may obtain information about your general internet usage by using a cookie file (which may include a flash cookie file) which is stored on the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive and/or terminal equipment. On revisiting the site our computer server will recognise the cookie, giving us information about your last visit. They help us to improve the site and to deliver a better and more personalised service. This will include monitoring your progress through our site, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for; page response times, download

errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number.

- **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.

Cookies

Our site uses cookies to distinguish you from other users of our site. Cookies are small text files sent from a website to the hard drive or browser of a user's computer or terminal equipment/mobile device to store bits of information related to that user. This helps us to provide you with a good experience when you browse our site and also allows us to improve our site. For detailed information on the cookies we use and the purposes for which we use them see our Cookie Policy.

Software Quality

O'Callaghan Insurances does not warrant that any information, software or other material accessible through this site is free of viruses, worms, Trojan horses or other harmful component. We assume no responsibility and shall not be liable for any direct, indirect, incidental or consequential damages that result from the use, access to, browsing in or downloading of any information, data, text, images or other materials accessible through one of its web pages, this site or the website of any linked third party.

Uses made of the information

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).

Disclosure of your information

We may share your personal information with any member of our group of companies, and/or our subsidiaries as is reasonably necessary and as defined in section 7 and 8 of the Companies Act 2014.

We may share your information with selected third parties including:

- Any insurer that is a party to an O'Callaghan Insurances product that you have applied for or contracted for;
- if you have indicated when applying for an O'Callaghan 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 for which we act as brokers;
- our advisors;
- 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 O'Callaghan Insurances sites, an O'Callaghan Insurances product or all or part of O'Callaghan 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, O'Callaghan Insurances, insurers related to an O'Callaghan Insurances product or others. This includes exchanging information with third parties such as Government agencies for the purposes of fraud protection and 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 European Economic Area (EEA). This may happen where our servers or suppliers and service providers are based outside of the EEA or where you use our services and products while visiting countries outside of the EEA. 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.
- analytics and search engine providers that assist us in the improvement and optimisation of our site.

We may disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If O'Callaghan Insurances or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our terms of business, [www.O'Callaghan Insurances.ie/about-O'Callaghan Insurances/terms-of-business](http://www.O'CallaghanInsurances.ie/about-O'CallaghanInsurances/terms-of-business) and other agreements; or to protect the rights, property, or safety of O'Callaghan Insurances, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

Where we store your personal data

The information that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). 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.

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.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal information, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access. If your communication is sensitive or includes highly confidential information such as card details, we suggest you provide them to us by telephone.

Your rights

You have the right to ask us not to process your personal information for marketing purposes. We will usually inform you before collecting your data if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us in writing at Data Officer, O'Callaghan Insurances, The Old Stable Building, Blackthorn Business Park, Dundalk.

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal information to these websites.

Telephone recording

We record telephone calls for training and verification purposes.

Communication with customers

When you request a quote from us, you will receive a text message and/or email in relation to that quote and we may contact you by telephone to discuss the matter further but you will not be added to a marketing list without your consent. There may also be requirements to contact you for the purposes of discussing renewal terms of an

existing policy with us or any other query directly related to an existing policy with us.

Other Products and Services

In the future, O’Callaghan Insurances would like to use your information with your consent for the purpose of offering you other products and services we think may be of interest to you. For this purpose, and occasionally market research and statistical purposes, information may be shared with third parties. This information may be provided to you by post or email. If you wish to “opt-out” of such contact, you can mail to opt-out@oci.ie or alternatively, you can opt-out by clicking the unsubscribe hyperlink included in each marketing email.

Access to information

The Act gives you the right to access information held about you which we hold by sending in a signed written request to: The Data Officer, O’Callaghan Insurances, The Old Stable Building, Blackthorn Business Park, Dundalk. Your right of access can be exercised in accordance with the Act. We will provide you with a copy of your information as soon as possible and in any event not more than 30 days after the request in writing and payment is received by us. To ensure that O’Callaghan Insurances satisfies itself about the identity of the person making the request so it does not disclose personal data to a party who is not entitled under the Act, the person making the request will need to provide O’Callaghan Insurances with their names, addresses, data of birth(s) and any policy IDs/numbers that they have along with a copy of their photo identification.

If you find that we hold information about you which is incorrect, please send us details in writing and we will make any necessary corrections.

Changes to our privacy policy

Any changes we may make to our privacy policy in the future will be posted on this page. We encourage you to review this page periodically to stay informed about how we handle and protect your

information. Your continued use of this service constitutes your agreement to this policy and any subsequent updates.

Contact

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to The Data Officer, O'Callaghan Insurances Ltd. The Old Stable Building, Blackthorn Business Park, Dundalk.