

FBD Insurance plc

Information and Data Protection Statement



This document tells you how FBD Insurance plc. provides business services to you. It's important that you read it in full. We may update these terms from time to time to meet various laws and regulations. These terms apply from 4 November 2021.

Who are we?

FBD Insurance plc. (FBD) is a wholly owned subsidiary of FBD Holdings plc. FBD is registered in the Companies Registration Office as number 25475 and authorised by the Central Bank of Ireland as a non-life insurance company. FBD is subject to the Central Bank's codes of conduct, including the Minimum Competency Code 2017 and the Consumer Protection Code 2012. These codes help to protect you and you can view them at www.centralbank.ie.

FBD is the underwriter of this Non-Life Insurance Policy. Full terms and conditions of the cover you purchase will be outlined in your pre-contract and contract documents. These include your proposal form or statement of fact, renewal applications, policy booklet, schedule, the Bank of Ireland Insurance Services Limited Terms of Business and this Information and data protection statement.

Throughout this document when we refer to 'FBD Group Companies', 'we', 'our' or 'us', we are referring to both FBD Insurance plc and our associated company FBD Insurance Group Ltd trading as FBD Insurance.

Direct debits

If you are offered a direct debit payment option for your FBD Insurance policies, you may be required to pay a deposit up front. The direct debit service charge can vary, but we will tell you what it is before you complete the agreement.

You need to tell us if you want to stop your payment by direct debit. Otherwise, we may continue to take payments when your policy is due for renewal.

If one of your direct debit payments fails, we may attempt to collect it again at a later date. If you do not keep up direct debit payments due, we may cancel your policy or withdraw your cover.

Your rights when paying by direct debit

You have the right to cancel your SEPA Direct Debit any time by writing to FBD Insurance plc and informing your bank or Building Society in good time. Please note that whether you have signed a paper mandate or have signed up online or by telephone, you authorise (A) FBD Insurance plc to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from FBD Insurance plc. As part of your rights, you are entitled to a full refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

FBD Insurance plc terms and conditions for direct debits

You understand that failure to pay direct debits may result in:

- An administration fee being payable to FBD Insurance plc
- Your insurance cover being cancelled

- FBD Insurance plc demanding immediate payment on any or all outstanding instalment(s)
- Future ineligibility for direct debits with FBD Insurance plc

The service charge may be revised at the discretion of FBD Insurance plc at each renewal. You agree to advise FBD Insurance plc of any changes of bank account or address. FBD Insurance plc may continue direct debits automatically at next renewal.

Return payments

If we owe you money, we may refund you by cheque, electronic funds transfer or put the money back onto your credit or debit card. If you are a direct debit customer, we may take the money off your remaining direct debit instalments.

Charges for making changes

If you make a change to your policy while you are on cover, and it increases or reduces your insurance payment by €10 or less, we will not charge or give a refund. If the change results in a difference of more than €10, we will charge the increase or refund the reduction.

Cooling Off period

All non-life policies are sold with a 'cooling off' period once your contract is for a period of 30 days or longer. The cooling off period will apply both at New Business and at Renewal, and will last for 14 working days from the date you receive your policy documents. If you cancel your policy within the cooling off period, you will be charged proportionally for the period you were on cover.

Cancellations

You may cancel your policy at any time. Just contact Bank of Ireland Insurance Services Limited with your cancellation instructions. For motor insurance, you must also return the insurance certificate and insurance disc. FBD will cancel the policy from the date we receive the instructions, certificate and disc, if appropriate.

If FBD cancels your policy, we will give you 14 working days' notice in writing.

We can also treat the policy as invalid or as if it never existed if you do not provide us with correct information, valid documents and the payment required to put cover in place.

FBD Insurance plc will return the premium you paid for the period of insurance left to run, if:

- You cancel the policy within the cooling off period, or
- We cancel the policy.

If you cancel outside the cooling off period, we will return the premium for the period of insurance left to run, only if:

- there has been no claim on your policy, and
- no claim is pending.

We may keep your full premium if your policy is cancelled due to fraud.

Conflicts of Interest

We aim to avoid conflicts of interest. This may include financial or other interests we hold. However, if a conflict arises that could negatively affect our ability to treat you fairly, we'll let you know about it before providing or continuing any business service.

Complaints

We would like to hear from you if you have a complaint about our products or service. If you tell us your concerns, we'll try to put matters right. If you would like to make a complaint, please contact us:

- by phone 01 7 617 617
- by email – info@fbd.ie.

If you are not satisfied with our response or how we have dealt with your complaint, you may refer your case to the:

Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Phone: + 353 1 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

How does FBD Insurance plc deal with claims?

If there's a claim, you may be responsible for paying the initial amount of your claim known as an 'excess'. This amount will be printed on your policy documents.

At your own expense, you can ask an expert or advisor such as a Public Loss Assessor to act on your behalf. For property insurance claims, we can choose if we want to settle your claim by paying you or by reinstating, repairing or replacing the damaged property.

What law applies?

The laws of Ireland will apply to your policy.

What if there's a dispute?

If an issue cannot be resolved through our complaints process, any dispute between you and us under your FBD Insurance policy must be referred to either:

- a) the Financial Services and Pensions Ombudsman (FSPO), or
- b) to 'arbitration', a process using an independent arbitrator to help settle the dispute.

For the FSPO, you may use the contact details provided under the 'Complaints' heading in this document.

For arbitration, the arbitrator will be appointed by agreement between you and us. If we cannot agree, the authorised body identified in the current arbitration legislation will appoint the arbitrator.

If you do not refer a disputed claim to the FSPO or to arbitration with us within 12 months of your claim being turned down, we will treat the claim as abandoned.

Compensation

FBD Insurance plc is a member of the Insurance Compensation Scheme administered by the Central Bank of Ireland. This means that in the event of FBD Insurance plc being unable to pay a claim, you may be entitled to compensation from the Insurance Compensation Fund in Ireland.

Data protection – how will we use your information?

We will handle, manage and process personal data in line with the data protection statement for FBD.

If you have any questions or need more details, you can:

- read our 'Full Data Protection Statement' at www.fbd.ie/dataprotection;
- email dataprotectionofficer@fbd.ie or info@fbd.ie; or
- write to FBD Data Protection Officer, FBD House, Bluebell, Dublin 12, D12 Y0HE, Ireland.

This data protection statement is an overview of our Full Data Protection Statement, which applies to all your dealings with FBD group companies.

What is 'personal data'?

Throughout this statement, we refer to your personal data to mean information about:

- you,
- anyone else who is insured under your policy, or
- anyone involved in a claim relating to your policy.

This personal data may also include sensitive data, such as information about a person's health or convictions.

If you give us personal data about someone else, you are confirming that you will explain to them you gave us their personal data. You are also confirming that they understand their data will be processed in the ways set out here and in the Full Data Protection Statement.

What personal data do we collect?

We may ask for different types of personal data. Examples include:

- **policy data** – title, surname, forename(s), address, phone numbers, email address, previous or existing employment details, occupation and marketing preference;
- **claims data** – previous or existing claims details, medical information, PPS number and CCTV footage;
- **information from sources other than you** – vehicle details, penalty points, IP address and geocode (precise address location).

Sometimes the data we ask you for may be optional, and we will tell you if this is the case. We will also explain to you any implications of not giving us the data.

Why do we collect your personal data?

Most of the information we ask you for is to assess risk, offer insurance and process claims. We ask you for different types of personal data depending on the kind of insurance you want or the claim being processed. This allows us to manage your policy, serve you better and uphold the law.

Manage your policy

We need to process some personal data to agree and fulfil a contract with you. For example, we do this when we need to:

- verify the accuracy of the information and personal data received;
- assess your insurance needs and the level of cover you need;
- contact or respond to you;
- quote for and manage insurance and other products that we provide to you;
- underwrite policies and handle claims;
- verify and process payments or refunds;
- provide services such as help with car breakdown assistance; or
- manage your claim, including reserving

Serve our customer

We also need to process personal data where we have a 'legitimate interest' to do so.

Legitimate interests include:

- training and monitoring staff in how to perform their duties and serve you as best they can;
- marketing and doing market research and statistical analysis to improve services and products;
- protecting customers and ourselves from being the victims of fraud.

Before we process personal data for our legitimate interests, we carefully consider its effect on you and others. On balance, we believe that the processing we do is necessary and respects your legal rights and freedoms.

Uphold the Law

We also process personal data to comply with regulatory or legal obligations. Examples are:

- Conduct of Business requirements
- Money Laundering Acts
- Employment Acts
- Road Traffic Acts
- Finance Acts

Why do we need sensitive data?

We need sensitive information, such as health related information, about you and others connected to an insurance policy so that we can:

- offer you the best products and services,
- assess the risk of your proposed policy, and
- assess claims which may relate to medical conditions or information about motoring or criminal charges or convictions.

However, you do not need to give data about 'spent' convictions. These are convictions which, under the Children Act 2001 or Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016, can be ignored after a set period of time. If you are in any doubt about whether a conviction may be spent, you can contact Citizens Information on 0761 07 4000 or visit www.citizensinformation.ie.

When you give us sensitive data, both you and anyone else on your policy are accepting that the data is necessary for us to provide your insurance. We will only process sensitive data if we have appropriate, suitable and specific measures in place to protect the data and your legal rights and freedoms.

Why do you need to give us accurate information?

If you give us incorrect or out-of-date information, we may not provide you with cover or may have to delay processing your claim. If you give false information and make a claim, it may not be paid and could result in criminal prosecution. To avoid this, you must always give us accurate and up-to-date information, especially when seeking insurance cover or making a claim.

How do we collect personal data?

We collect personal data through your dealings with us or our appointed agents. This may be through websites, contact centres or in person.

We can also get personal data from other sources. Examples include vehicle databases,

Insurance Link (a central claims database for the insurance industry – see www.inslink.ie) and public social media sites. We use these sources to help us gather and verify personal data or other information you have provided.

How do we collect personal data about children?

If you give personal data about a child under the age of 18 years, we will need to check that you are their parent or guardian. We do this to make sure you can authorise us to process personal data about the child.

How long do we keep personal data?

We hold personal data in line with our record retention policy. If you do not accept a quote or complete an application for an insurance policy, we will keep your data (information) for 15 months. For policyholders we retain customer data for seven years after your relationship with us ends.

We hold personal data to: underwrite your policy; meet legal and regulatory requirements, including where we have not offered insurance; for complaints handling; and to help us counteract fraudulent practices; and where we have consent to include you in marketing communications. If there is a claim or a potential claim against a policy, we hold the data for at least seven years after any legal proceedings or potential legal proceedings have been finalised.

For more information, please see our Full Data Protection Statement which is available at www.fbd.ie/dataprotection.

Do we assess your personal data using automated tools?

Yes. When you ask about a product or service or submit a claim, we use automated procedures to assess your personal data and reach a decision. This is sometimes called 'profiling' or 'automated decision-making'. For example, if you ask for a quote, we will put your data through a computer program to calculate risk. Based on this, we may decide to offer or not to offer you a particular product. If you want more information or would like a decision reviewed, please call 1800 617 617.

Do we share personal data?

To provide insurance cover or to process a claim, we may have to share your personal data with others. These may include employees or agents, service providers, reinsurance companies, trade bodies, private investigators, professional advisors and others involved in administering or processing your data.

To meet our regulatory, industry or legal obligations, we may also pass your personal data to external databases. For example:

- The National Fleet Database, a database of insured vehicles; or
- Insurance Link (www.inslink.ie/), a database of claims data which can include name, address, date of birth, type of injury or loss suffered, and property damaged.
- We will also add details of your policy to the Motor Third Party Liability Database maintained by the Motor Insurers Bureau of Ireland (MIBI) for use by An Garda Síochána.

Personal data on Insurance Link may be shared with other insurance companies, self-insurers or statutory authorities. These third parties may keep their own record of personal data obtained from Insurance Link. See the Full Data Protection Statement on www.fbd.ie/dataprotection for more details.

What are your data protection rights?

You have a number of rights when it comes to personal data. These may include the right to:

- be told if we hold personal data about you;
- correct your personal data;
- ask for a copy of your personal data;
- object to the use of your personal data;
- ask us to delete your personal data;
- restrict the use of your personal data; or
- send and receive personal data electronically.

Some of these rights only apply in certain situations. For more information, please see Section 13 of our Full Data Protection Statement on www.fbd.ie/dataprotection.

If you want to use your data protection rights, please write to FBD Data Protection Officer, FBD House, Bluebell, Dublin 12, D12 Y0HE, Ireland. We will reply as quickly as possible and, at the latest, within 30 days of receiving your request. In certain instances, this may be extended up to 60 days. We will tell you about this before making an extension.

You also have a right to lodge a complaint about how we process your personal data with the Office of the Data Protection Commissioner

- email: info@dataprotection.ie;
- write to: Data Protection Commissioner, 21 Fitzwilliam Square South, Dublin 2, D02 RD28; or
- phone: 057 868 4800.

