

Introduction

Welcome to the MAPFRE ASSISTANCE Agency Ireland Privacy Notice.

MAPFRE ASSISTANCE Agency Ireland respects Your privacy and We are committed to protecting Your personal data. This Privacy Notice will inform You how We look after Your personal data when You visit our website (regardless of where You visit it from) and tell You about Your privacy rights and how the law protects You.

Please also use the Glossary to understand the meaning of some of the terms used in this Privacy Notice.

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1. Important information and who We are Purpose of this Privacy Notice

This Privacy Notice aims to give You information on how MAPFRE ASSISTANCE Agency Ireland collects and processes Your personal data through Your use of this website, including any data You may provide through this website when You purchase a policy or service or take part in any survey.

This website is not intended for use by children and We do not knowingly collect data relating to children for any other purpose than the provision of travel insurance services. For the avoidance of doubt, data relating to children will not be used for any marketing, analytical or any other reason other than the completion of travel insurance services.

It is important that You read this Privacy Notice together with any other Privacy Notice or fair processing notice We may provide on specific occasions when We are collecting or processing personal data about You so that You are fully aware of how and why We are using Your data. This Privacy Notice supplements the other notices and is not intended to override them.

Controller

MAPFRE Group is made up of different legal entities. This Privacy Notice is issued on behalf of the MAPFRE Group so when We mention MAPFRE ASSISTANCE Agency Ireland , "we", "us" or "our" in this Privacy Notice, We are referring to the relevant company in the MAPFRE Group responsible for processing Your data. We will let You know which entity will be the controller for Your data when You purchase a product or service with Us. MAPFRE ASSISTANCE Agency Ireland is the controller and is responsible for this website.

We have appointed a Data Protection Officer (DPO) who is responsible for overseeing questions in relation to this Privacy Notice. If You have any questions about this Privacy Notice, including any requests to exercise Your legal rights, please contact the DPO using the details set out below.

Contact details

Name: Jon Forrow

Address: 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

Telephone: +44 (0) 1179 308926

Email: dpo@mapfre.co.uk

If You have any data protection issues You have the right to make a complaint at any time to the Data Protection Commissioner, the Irish supervisory authority for data protection (www.dataprotection.ie). We would, however, appreciate the chance to understand and deal with Your concerns before You approach the Data Protection Commissioner so please contact Us in the first instance.

Changes to the Privacy Notice and Your duty to inform Us of changes

This version was last updated on 24th May 2018 and any historic versions can be obtained by contacting Us.

It is important that the personal data We hold about You is accurate and current. Please keep Us informed if Your personal data changes during Your relationship with Us.

Third-party links

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about You. We do not control these third-party websites and are not responsible for their privacy statements. When You leave our website, We encourage You to read the Privacy Notice of every website You visit.

2. The data We collect about You

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about You which We have grouped together follows:

- **Identity Data** includes first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender.
- **Contact Data** includes billing address, delivery address, email address and telephone numbers.
- **Financial Data** includes bank account and payment card details.
- **Transaction Data** includes details about payments to and from You and other details of products and services You have purchased from Us.
- **Technical Data** includes internet protocol (IP) address, Your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices You use to access this website.
- **Profile Data** includes Your username and password, purchases or orders made by You, Your interests, preferences, feedback and survey responses.
- **Usage Data** includes information about how You use our website, products and services.
- **Marketing and Communications Data** includes Your preferences in receiving marketing from Us and our third parties and Your communication preferences.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from Your personal data but is not considered personal data in law as this data does not directly or indirectly reveal Your identity. For example, We may aggregate Your Usage Data to calculate the percentage of users accessing a specific website feature.

However, if We combine or connect Aggregated Data with Your personal data so that it can directly or indirectly identify You, We treat the combined data as personal data which will be used in accordance with this Privacy Notice.

We collect **Special Categories of Personal Data** about You (this will include information about Your health and genetic and biometric data), We need this to provide You with a quote for insurance and to administer Your policy.

Special Categories of Personal Data will only be used for the specific purpose for which You provide it and to provide the services described in the insurance policy You have entered with Us. You must ensure that You only provide sensitive personal information about other people with their agreement. If You volunteer Special Categories of Personal Data during the completion of an online form or application for the provision of our products or services You will be consenting to our processing it for the purpose of providing those policies and services.

If You fail to provide personal data

Where We need to collect personal data by law, or under the terms of a contract We have with You for the policy of insurance and services and You fail to provide that data when requested, We may not be able to perform the contract We have or are trying to enter into with You (for example, to provide You with the policy of insurance or services). In this case, We may have to cancel Your policy or service You have with Us or increase Your premium to cover the additional risk but We will notify You in good time and where necessary obtain Your consent if this is the case.

3. How is Your personal data collected?

We use different methods to collect data from and about You including through:

- **Direct interactions.** You may give Us Your Identity, Contact and Financial Data by filling in forms or by corresponding with Us by post, phone, email, or otherwise. This includes personal data You provide when You:
 - Apply for our products or services;
 - Create an account on our website;
 - Subscribe to our service or publications;
 - Request marketing to be sent to You;
 - Enter a promotion or survey; or
 - Give Us some feedback.
- **Automated technologies or interactions.** As You interact with our website, We may automatically collect Technical Data about Your equipment, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies. Please see our cookie policy for further details.
- **Third parties or publicly available sources.** We may receive personal data about You from various third parties and public sources as set out below:
 - Technical Data from the following parties:
 - a) Analytics providers such as Google based outside the EU;
 - b) advertising networks such as Doubleclick.net based outside the EU
 - c) Google Analytics (aggregate data only), Neon SMS, CommunicatorCorp

4. How We use Your personal data

We will only use Your personal data when the law allows Us to. Most commonly, We will use Your personal data in the following circumstances:

- Where We need to perform the contract We are about to enter into or have entered into with You.
- Where it is necessary for our legitimate interests (or those of a third party) and Your interests and fundamental rights do not override those interests.
- Where We need to comply with a legal or regulatory obligation.

Generally We do not rely on consent as a legal basis for processing Your personal data other than in relation to sending third party direct marketing communications to You via email or text message. Where You have given Your consent to Us You have the right to withdraw this consent to marketing at any time by contacting Us.

Purposes for which We will use Your personal data

We have set out below, in a table format, a description of all the ways We plan to use Your personal data, and which of the legal bases We rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that We may process Your personal data for more than one lawful ground depending on the specific purpose for which We are using Your data. Please contact Us if You need details about the specific legal ground We are relying on to process Your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To register You as a new customer	(a) Identity (b) Contact And Special Categories of Personal Data	Performance of a contract of insurance or a contract of services with You
To process and deliver Your order including: (a) Manage payments, fees and charges (b) Collect and recover money owed to us	(a) Identity (b) Contact (c) Financial (d) Transaction (e) Marketing and Communications	(a) Performance of a contract of insurance or a contract of services with You (b) Necessary for our legitimate interests (to recover debts due to us)
To manage our relationship with You which will include: (a) Notifying You about changes to our terms or privacy policy (b) Asking You to leave a review or take a survey	(a) Identity (b) Contact (c) Profile (d) Marketing and Communications	(a) Performance of a contract of insurance or a contract of services with You (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services)
To enable You to partake in a prize draw, competition or complete a survey	(a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications	(a) Performance of a contract of insurance or a contract of services with You (b) Necessary for our legitimate interests (to study how customers use our

		products/services, to develop them and grow our business)
To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	(a) Identity (b) Contact (c) Technical	(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise) (b) Necessary to comply with a legal obligation placed on Us by the law, a court, a regulator or any other legal authority
To deliver relevant website content and advertisements to You and measure or understand the effectiveness of the advertising We serve to You	(a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications (f) Technical	Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform and develop our marketing strategy)
To use data analytics to improve our website, products/services, marketing, customer relationships and experiences	(a) Technical (b) Usage	Necessary for our legitimate interests (to define types of customers for our products and services, to keep our website updated and relevant, to develop our business and to inform our marketing strategy)
To make suggestions and recommendations to You about goods or services that may be of interest to You	(a) Identity (b) Contact (c) Technical (d) Usage (e) Profile	Necessary for our legitimate interests (to develop our products/services and grow our business)

Marketing

We strive to provide You with choices regarding certain personal data uses, particularly around marketing and advertising by following the opt-out links on any marketing message sent to You or by contacting Us at any time.

Promotional offers from us

We may use Your Identity, Contact, Technical, Usage and Profile Data to form a view on what We think You may want or need, or what may be of interest to You. This is how We decide which products, services and offers may be relevant for You (we call this marketing).

You will receive marketing communications from Us if You have requested information from Us or purchased goods or services from Us or if You provided Us with Your details when You entered a competition or registered for a promotion and, in each case, You have not opted out of receiving that marketing.

Third-party marketing

We will get Your express opt-in consent before We share Your personal data with any company outside the MAPFRE group of companies for marketing purposes. Opting out You can ask Us or third parties to stop sending You marketing messages at any time by logging into the website and

checking or unchecking relevant boxes to adjust Your marketing preferences or by following the opt-out links on any marketing message sent to You or by contacting Us at any time. Where You opt out of receiving these marketing messages, this will not apply to personal data provided to Us as a result of a product/service purchase, warranty registration, product/service experience or other transactions.

Cookies

You can set Your browser to refuse all or some browser cookies, or to alert You when websites set or access cookies. If You disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly. For more information about the cookies We use, please see Our Cookie Policy.

Change of purpose

We will only use Your personal data for the purposes for which We collected it, unless We reasonably consider that We need to use it for another reason and that reason is compatible with the original purpose. If You wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact Us. If We need to use Your personal data for an unrelated purpose, We will notify You and We will explain the legal basis which allows Us to do so. Please note that We may process Your personal data without Your knowledge or consent, in compliance with the above rules, where this is required or permitted by law. We will not use any Special Categories of Personal Data provided for any other purpose than the completion of the provision of services under Your policy of insurance.

5. Disclosures of Your personal data

We may have to share Your personal data with the parties set out below for the purposes set out in the table in paragraph 4 above.

- Internal Third Parties as set out in the [Glossary].
- External Third Parties as set out in the [Glossary].
- Third parties to whom We may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, We may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use Your personal data in the same way as set out in this Privacy Notice.

We require all third parties to respect the security of Your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use Your personal data for their own purposes and only permit them to process Your personal data for specified purposes and in accordance with our instructions.

To assist with fraud prevention and detection We may:

- share information about You across our group, with other insurers and, where We are entitled to do so under Data Protection legislation, the police and other law enforcement agencies

- pass Your details to a central insurance application and claims checking system, whereby it may be checked against information held by that central insurance application and claims checking system and shared with other insurers
- check Your details with fraud prevention agencies and, if You give Us false or inaccurate information and We suspect fraud, We will record this with the fraud prevention agency and other organisations may also use and search these records to:
 - a) Trace debtors, recover debt, prevent fraud and to manage Your insurance policies
 - b) Check Your identity to prevent money laundering, unless You furnish Us with other satisfactory proof of identity
 - c) Undertake credit searches and additional fraud searches.

6. International transfers

We share Your personal data within the MAPFRE Group. This will involve transferring Your data inside the European Economic Area (EEA).

We ensure Your personal data is protected by requiring all our group companies to follow the same rules when processing Your personal data. These rules are called "binding corporate rules". For further details, see European Commission: Binding corporate rules. Some of our external third parties are based outside the European Economic Area (EEA) so their processing of Your personal data will involve a transfer of data outside the EEA.

Whenever We transfer Your personal data out of the EEA, We ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- We will only transfer Your personal data to countries that have been deemed to provide an adequate level of protection for personal data by the European Commission. For further details, see European Commission: Adequacy of the protection of personal data in non-EU countries.
- Where We use certain service providers, We may use specific contracts approved by the European Commission which give personal data the same protection it has in Europe. For further details, see European Commission: Model contracts for the transfer of personal data to third countries.
- Where We use providers based in the US, We may transfer data to them if they are part of the Privacy Shield which requires them to provide similar protection to personal data shared between the Europe and the US. For further details, see European Commission: EU-US Privacy Shield.

Please contact Us if You want further information on the specific mechanism used by Us when transferring Your personal data out of the EEA.

7. Data security

We have put in place appropriate security measures to prevent Your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, We limit access to Your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process Your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify You and any applicable regulator of a breach where We are legally required to do so.

8. Data retention

How long will You use my personal data for?

As a responsible insurance provider, We are required by law We have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for six years after they cease being customers. In some circumstances You can ask Us to delete Your data: see [Request erasure] below for further information.

In some circumstances We may anonymise Your personal data (so that it can no longer be associated with You) for research or statistical purposes in which case We may use this information indefinitely without further notice to You.

9. Your legal rights

Under certain circumstances, You have rights under data protection laws in relation to Your personal data. You can;

- Request access to Your personal data.
- Request correction/rectification of Your personal data.
- Request erasure of Your personal data, a right to be forgotten.
- Object to processing of Your personal data.
- Request restriction of processing Your personal data.
- Request transfer of Your personal data.

Right to withdraw consent. If You wish to exercise any of the rights set out above, please contact Us. No fee usually required You will not have to pay a fee to access Your personal data (or to exercise any of the other rights). However, We may charge a reasonable fee if Your request is clearly unfounded, repetitive or excessive. Alternatively, We are allowed and may refuse to comply with Your request in these particular circumstances.

What We may need from You

We may need to request specific information from You to help Us confirm Your identity and ensure Your right to access Your personal data (or to exercise any of Your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

We may also contact You to ask You for further information in relation to Your request to speed up our response.

Time limit to respond

We try to respond to all legitimate requests within one month. Occasionally it may take Us longer than a month if Your request is particularly complex or You have made a number of requests. In this case, We will notify You and keep You updated.

10. Glossary

LAWFUL BASIS

Legitimate Interest means the interest of our business in conducting and managing our business to enable Us to give You the best service/product and the best and most secure experience. We make sure We consider and balance any potential impact on You (both positive and negative) and Your rights before We process Your personal data for our legitimate interests. We do not use Your personal data for activities where our interests are overridden by the impact on You (unless We have Your consent or are otherwise required or permitted to by law). You can obtain further information about how We assess our legitimate interests against any potential impact on You in respect of specific activities by contacting Us.

Performance of Contract means processing Your data where it is necessary for the performance of a contract to which You are a party or to take steps at Your request before entering into such a contract.

Comply with a legal or regulatory obligation means processing Your personal data where it is necessary for compliance with a legal or regulatory obligation that We are subject to.

THIRD PARTIES

Internal Third Parties

Other companies in the MAPFRE Group acting as joint controllers or processors and who are based in the EEA and provide IT and system administration services and undertake leadership reporting.

External Third Parties

- Administration services.
- Professional advisers acting as processors or joint controllers including lawyers, bankers, auditors and insurers based in the EEA who provide consultancy, banking, legal, insurance and accounting services.
- Revenue and regulators and other authorities acting as processors or joint controllers based in the Republic of Ireland who require reporting of processing activities in certain circumstances.

YOUR LEGAL RIGHTS

You have the right to:

Request access to Your personal data (commonly known as a "data subject access request"). This enables You to receive a copy of the personal data We hold about You and to check that We are lawfully processing it.

Request correction/rectification of the personal data that We hold about You. This enables You to have any incomplete or inaccurate data We hold about You corrected, though We may need to verify the accuracy of the new data You provide to Us.

Request erasure of Your personal data – right to be forgotten. This enables You to ask Us to delete or remove personal data where there is no good reason for Us continuing to process it. You also have the right to ask Us to delete or remove Your personal data where You have successfully exercised Your right to object to processing (see below), where We may have processed Your information unlawfully or where We are required to erase Your personal data to comply with local law. Note, however, that We may not always be able to comply with Your request of erasure for specific legal reasons which will be notified to You, if applicable, at the time of Your request and will include statutory or regulatory requirements that We are obliged to comply with.

Object to processing of Your personal data where We are relying on a legitimate interest (or those of a third party) and there is something about Your particular situation which makes You want to object to processing on this ground as You feel it impacts on Your fundamental rights and freedoms. You also have the right to object where We are processing Your personal data for direct marketing purposes. In some cases, We may demonstrate that We have compelling legitimate grounds to process Your information which override Your rights and freedoms.

Request restriction of processing of Your personal data. This enables You to ask Us to suspend the processing of Your personal data in the following scenarios: (a) if You want Us to establish the data's accuracy; (b) where our use of the data is unlawful but You do not want Us to erase it; (c) where You need Us to hold the data even if We no longer require it as You need it to establish, exercise or defend legal claims; or (d) You have objected to our use of Your data but We need to verify whether We have overriding legitimate grounds to use it.

Request the transfer of Your personal data to You or to a third party. We will provide to You, or a third party You have chosen, Your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which You initially provided consent for Us to use or where We used the information to perform a contract with You.

Withdraw consent at any time where We are relying on consent to process Your personal data. However, this will not affect the lawfulness of any processing carried out before You withdraw Your consent. If You withdraw Your consent, We may not be able to provide certain products or services to You. We will advise You if this is the case at the time You withdraw Your consent.