

Privacy Statement

Cregan Kelly O'Brien Insurances is committed to protecting your privacy. Our privacy policy explains how we collect, retain and use information for and about you when you use our services.

Privacy Notice

Cregan Kelly O'Brien Insurances is committed to respecting and protecting your privacy and would like you to feel safe when you give us your personal details and information. We will always identify ourselves in all correspondence and on our website. Our principal business is to provide advice and arrange transactions on behalf of clients in relation to general insurance products.

In order to allow us to provide you with relevant information, comply with our statutory requirements as a retail insurance intermediary and also respond to your communicated requirements we sometimes require that you provide us with personal information. This Privacy Notice informs you of the information we gather and how it is used. Cregan Kelly O'Brien Insurances maintain the same standards in relation to data which is collected on-line and off-line and this statement covers both methods of data collection, retention and use. Cregan Kelly O'Brien Insurances complies with current data protection legislation, use and retention of all personal data.

Personal information we collect

Cregan Kelly O'Brien Insurances will gather, retain and use the information you provide in a manner compatible the EU's General Data Protection Regulation (GDPR) and will also endeavour to keep your information accurate and up to date. We will retain all such information for no longer than is necessary

You may give us information about you only if you "Opt In" by choosing to provide us with your private information on a voluntary basis by registering your interest to receive products or services by phone, correspondence, via our website or otherwise. This includes information you provide when you register to use our website for information or seek further contact or a response from us. We will only use the information you give us for the purposes as described in this document. By submitting personal information, including sensitive personal information, by phone, email, post or via the website, you will be explicitly agreeing to us, our agents, insurers and any other persons who may be involved in the processing of your information for the purposes relevant to your relationship with Cregan Kelly O'Brien Insurances.

Where you have provided such consent, explicit or implied for the circumstances outlined above, this can be withdrawn at any time by emailing us at enquiries@ckob.ie or write to us at our contact details below. This does not affect the lawfulness of processing based on your consent prior to its withdrawal.

We may receive information about you from business partners, advertising networks, analytics providers, search information providers, websites, Facebook, LinkedIn, Twitter or credit rating agencies.

Use of the information we gather

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. If you have any doubts about the relevance of the information, please ask and we will explain same. You have the option of not providing information although this may result in you not being able to avail of certain services.

We use information held about you in the following ways -

- Information you give to us –
 - To generate quotations, to process applications and proposals for the products and services we offer
 - To provide you with information about other goods and services we offer
 - To carry out our obligations arising from contracts you have entered into and our contracts with the insurance product providers
 - Administer the products and services that we supply to you and possibly process claims.
 - For market research purposes which we may carry out from time to time. You will be given the option at that time of not participating in the research process
 - To contact you or to respond to communications you may have sent us
 - To allow our partner companies, Cregan Kelly O'Brien Financial Planning, Cregan Accountants or Total Health Cover to offer you services which may be of benefit to you
 - To notify you about changes to our company or service

- Information we collect about you -
 - To administer our records to ensure that our files are adequate and correct to satisfy the requirements of our services to you, the insurance companies and to the regulatory authorities
 - To allow us to communicate with you in the most efficient manner possible
 - To allow you to participate in features of our website when you so choose
 - To measure and understand the effectiveness and standards of our services
 - To make suggestions to you about products and services available to you
 - To provide you with information relevant to market developments or issues
- 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

We may use your data for legitimate business interests including marketing of our products and services by post, telephone, email or other means of communication including social media. Where we wish to market other company's products or services to you, we will first ask your consent. If you no longer wish your information to be used for marketing purposes, please email us at enquiries@ckob.ie or write to us at our contact details provided below.

Sharing information with Third Parties

In certain circumstances we may make your information available to one of our partner companies, as listed above. We will only provide those parties with information that is necessary for them to perform their services.

We may share your information with selected Third Parties including –

- An insurer that you have applied for or engaged in a contract of insurance
- To a claims investigator or Loss Adjuster appointed by an insurance company
- To a solicitor appointed by an insurance company in defence of an action taken against you
- Any product suppliers for which we act as insurance brokers
- Outsourced service providers
- To a premium finance provider. They may place such information on their internal systems and also credit registers
- To a prospective purchaser of our business
- To a new business partner

Data security

It is the stated intention of Cregan Kelly O'Brien Insurances to strictly protect the security of your personal information, comply with your choices for its personal use and carefully protect the data from loss, misuse, unauthorised access or disclosure, alteration or destruction. We have taken appropriate steps to safeguard and secure the information we collect and store with up to date firewall and virus protection installed. We do not retain credit card information beyond the immediate processing of a requested transaction. However, you should always take into consideration that the internet is an open forum and that information you send to us by email may flow across networks with minimal security. This may be accessed by persons other than the intended recipients.

The information we collect may be used, stored or processed in the EU, United Kingdom or in any other country associated with our product and service providers.

How to update or amend or update the personal information provided to us

You are entitled to know whether we hold any information about you and if we do (subject to certain privacy limitations) you can request access to that information. This will allow you have it corrected if it is incorrect or inaccurate. To exercise your Right of Access or to update your details under your Right of Rectification or Erasure or to object to processing or to enquire about data portability, please email your request to tommy@ckob.ie or write to the Data Protection Officer at the address shown below. Please include a proof of your identity.

Links to other websites

Our website may contain links to other third party websites. If you follow a link to any of those third party websites, please note that they have their own privacy policies. We do not accept any responsibility or liability for their policies or processing of your personal information. Please check these policies before you submit any personal information to such third party websites.

Contacting us

If you have any comments or questions about our privacy notice then please contact us.

Cregan Kelly O'Brien Insurances may modify or update this privacy notice from time to time and without prior notice. You can view the issue date of this document at the bottom of this page. We encourage you to check this notice on a regular basis so that you can be aware of how we are protecting your personal information. Your continued use of our services and website constitutes your consent to the contents of this privacy notice and as may be modified from time to time.

If you have any questions about how we use personal information, or if you want to exercise your rights as stated above, please contact our Data Protection Officer by either email at tommy@ckob.ie, in writing to Broadmeadow Hall, Applewood, Swords, Co Dublin or by phone to 01-8839020.

If you wish to make a complaint relating to any data protection related issue, you may contact the Data Protection Commissioner, Canal House, Station Road, Portarlinton, Co Laois, Ireland – R32 AP23. Phone 1890 252231 or email info@dataprotection.ie

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