

Data Protection – Monument Life Insurance Data Privacy Notice

This privacy notice tells you how we use your information and confirms that your Data Controller is Monument Life Insurance dac with a registered office at Two Park Place, Hatch Street Upper, Dublin 2, Ireland.

How to contact us

Please contact us on **0370 850 6130** if you have any questions about our privacy policy, or the information we hold about you.

Alternatively, please write to us at Monument Life Insurance dac, Regus Manchester Business Park, 3000 Aviator Way, Manchester, M22 5TG, UK.

How & what we use your information for

We collect information about you when you get a quote for revised insurance cover, when you amend an existing insurance policy or when you make a claim under your insurance policy. We only collect information that's relevant to the insurance products and services we provide.

We may also process your information to comply with applicable laws and regulations.

If you contact us by telephone, we may record calls for training and monitoring purposes to help improve our service and to detect and prevent fraud.

What type of information do we collect?

- Personal information provided by you, directly or via the company who sold you the policy, for example
 - Contact details
 - Date of birth
 - Occupation
 - Employment Status
 - Gender
 - National Insurance Number
 - Current Account Numbers
- Financial information provided by you, directly or via the company who sold you the policy:
 - Bank details
 - Transactions and payments made to us for your policy
- Special Category Data personal information provided by you, directly or via the company who sold you the policy:
 - Medical information including conditions and your doctor/hospital details.
- Information about your insurance history provided by you, directly or via the company who sold you the policy:
 - Your insurance history
 - Your claim details
- Information relating to fraudulent or potentially fraudulent activity provided by fraud agencies and databases or collected from publicly available sources of information.

How we share your information

To administer, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following types of third parties:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Fraud prevention agencies
- Crime prevention or Law enforcement agencies
- Suppliers carrying out a service on our behalf
- Other insurers, business partners and agents
- Other companies within the Monument Insurance Group

Where we obtain data from the above sources, the categories we obtain will be personal data or claims information relating to claims handling and fraud prevention.

We may need your consent for the processing of certain data and in these cases, we will inform you of such processing and the reason for this at the time consent is captured.

Fraud prevention and detection

When we check your details against fraud prevention agencies and databases, we will use a range of databases and agencies including other insurers' databases. If false or inaccurate information is provided and fraud is identified, details may be passed to fraud prevention agencies, fraud databases and other insurers. Law enforcement agencies may access and use this information.

Personal Representatives

In exceptional circumstances it may be necessary for us to deal with other people, for example, if you are incapacitated and if a next of kin contacts us in relation to your policy. If we do so it will be under strictly controlled circumstances.

Outside of this situation no other information will be passed to a personal representative without a power of attorney or your express permission.

Where are your details sent?

Personal information will be held in the data systems of Monument Insurance, Including Monument Group companies and our/their agents, cloud and other service providers.

Transferring information overseas

- We may transfer your information to organisations in other countries (including to other Monument companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws
- We will only transfer your information if we are legally obligated to do so, or where the other country has laws that adequately protect your information, or where we have imposed contractual obligations on the recipients that require them to protect your information to the same standard as we are legally required to

How long we keep your personal information

We will not retain your Personal Data longer than is necessary to fulfil the purposes for which it was collected, unless we have an obligation to keep it longer (for example due to a court order or investigation by law enforcement agencies or regulators)

Your rights in relation to your personal information

Under data protection laws, you have the following rights:

- to withdraw your consent where we are processing your information under the legal basis of consent or explicit consent

- *When we are relying on consent, you can withdraw your consent for processing at any time.*
- to ask for access to the personal information held about you by us
You can submit a request to find out about the information we hold about you
- to ask for your personal information that you provided to us to be ported to yourself or another company
Also known as “data portability”, We can either send this to another company or back to yourself where technically feasible to do so
- to ask us to correct your personal information
If we hold information about you that is incorrect, you can ask us to correct it.
- to ask us to delete your personal information
Also known as the “right to erasure” or the “right to be forgotten”, you can request that we delete your personal information. Exercising this right may impact our ability to continue to provide an insurance policy to you.
- to ask us to restrict processing of your personal information
You can ask us to stop processing your information and only store it. Exercising this right may impact our ability to continue to provide an insurance policy to you.
- to object to the processing of your personal information
When we are processing under the “legitimate interests” legal ground/basis, you can object to our processing. This is subject to some exemptions. Exercising this right may impact our ability to continue to provide an insurance policy to you.
- to object to direct marketing
You can object to direct marketing at any point and request to be added to a marketing suppression list to prevent receiving any direct marketing in the future.
- to object to a decision made by automated means including profiling
You can request an automated decision is reviewed by a human.

You can exercise these rights by contacting us at the details below.

You also have the right to complain to the Data Protection Commissioner's Office about our processing of your personal information. You can contact the Data Protection Commissioner at, Canal House, Station Road, Portlington R32 AP23, Co Laois, Ireland. Phone +353 (0) 761 104 800. For more information, visit www.dataprotection.ie

Automated decision making

Customers of Monument Life Insurance are not subject to automated decision making.

Direct marketing

Customers of Monument Life Insurance are not subject to Direct Marketing.

Up to date information

To keep your information accurate and up to date, please contact Monument Life if any of your details change. You can call us on 0370 850 6130, or alternatively write to us at: Monument Life Insurance dac, Regus Manchester Business Park, 3000 Aviator Way, Manchester, M22 5TG, UK.

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