

## Data Protection Policy

### Purpose of Data Protection

The Data Protection Act 1988 and the Data Protection (Amendment) Act 2003 govern the processing of all personal data.

The purpose of the Acts is to safeguard the privacy rights of individuals regarding the processing of their personal data by those who control such data. In particular, they provide for the collection and use of data in a responsible way, while providing against unwanted or harmful uses of the data. This policy is re-affirmation by Burke Insurances Ltd to protect rights and privacy of individuals in accordance with the Data Protection Act 1988 and the Data Protection (Amendment) Act 2003.

### Scope & Definitions

Burke Insurances Ltd is firmly committed to ensuring personal privacy and compliance with the Data Protection legislation, including the provision of best practice guidelines and procedures in relation to all aspects of Data Protection. Burke Insurances needs to collect and use personal data (information) about its clients and other individuals who come into contact with the business.

The purposes of processing data include:

1. General provision of insurance products.
2. Provision of renewal services in respect of general insurance products.
3. Provision of administration of general insurance products, its associated companies and agents, by customers' intermediaries.
4. To undertake advertising, marketing, direct marketing and public relation exercises.
5. To perform accounting and other record-keeping functions.
6. To undertake research and statistical analysis in relation to products offered and customers serviced.
7. To help detect and prevent crime.
8. Disclosure to regulatory bodies for the purposes of monitoring and/or enforcing Burke Insurance's compliance with any regulatory rules/codes.
9. To keep customers' information secure.
10. To enhance or improve our customers' experience of our website.

Data Protection law safeguards the privacy rights of individuals in relation to the processing of their personal data. The Data Protection Act 1988 and the Data Protection (Amendment) Act 2003 confer rights on individuals as well as responsibilities on those persons processing personal data. Personal data, both automated and manual, are data relating to a living individual who is or can be identified, either from the data or from the data in conjunction with other information.

**Data:** means information in a form which can be processed. It includes automated data (information on computer or information recorded with the intention of putting it on computer) and manual data (information that is kept as part of a relevant filing system, or with the intention that it should form part of a relevant filing system).

**Relevant filing system:** means any set of information that, while not computerised, is structured by reference to individuals, or by reference to criteria relating to individuals, so that specific information relating to a particular individual is readily accessible.

**Personal data:** means data relating to a living individual who is or can be identified from the data or from the data in conjunction with other information that is in, or is likely to come into, the possession of the data controller.

**Sensitive personal data:** means any personal data as to -

(a) The racial or ethnic origin, the political opinions or the religious or philosophical beliefs of the data subject

(b) Whether the data subject is a member of a trade union

(c) The physical or mental health or condition or sexual life of the data subject,

(d) The commission or alleged commission of any offence by the data subject, or

(e) Any proceedings for an offence committed or alleged to have been committed by the data subject, the disposal of such proceedings or the sentence of any court in such proceedings.

### **Data Protection Principles**

Burke Insurances Ltd undertakes to perform its responsibilities under the legislation in accordance with the **eight stated Data Protection principles** outlined in the Acts as follows:

#### **1. Obtain and process information fairly**

Burke Insurances Ltd shall obtain and process personal data where there is a clear purpose for doing so, obtain only whatever personal data are necessary for fulfilling that purpose and ensure data are used only for that purpose. Explicit consent in writing shall be obtained for processing sensitive data and a copy of that consent shall be retained.

#### **2. Keep it only for one or more specified, explicit and lawful purposes**

Burke Insurances Ltd shall keep personal data for purposes that are specific, lawful and clearly stated. Personal data will only be processed in a manner compatible with these purposes.

#### **3. Use and disclose only in ways compatible with these purposes**

Burke Insurances Ltd shall use and disclose personal data only in circumstances that are necessary for the purposes for which we collected the data. Data already collected shall not be subject to further processing that is not compatible with the original purpose.

#### **4. Keep it safe and secure**

Burke Insurances Ltd shall take appropriate security measures against unauthorised access to, or alteration, disclosure or destruction of personal data and against its accidental loss or destruction.

#### **5. Keep it accurate, complete and up-to-date**

Burke Insurances Ltd adopt procedures including review and audit, to ensure high levels of data accuracy, completeness, consistency and that data is up-to-date.

#### **6. Ensure it is adequate, relevant and not excessive**

Personal data held by Burke Insurances Ltd shall be adequate, relevant and not excessive in data retention terms.

**7. Retain for no longer than is necessary**

Data held by Burke Insurances Ltd shall not be kept for longer than is necessary for the purpose for which they were collected. However, we are permitted by law to retain certain types of data for a minimum period of time. The minimum period is currently 6 years but can be longer where statute or regulation requires.

**8. Give a copy of his/ her personal data to that individual, on request**

We adopt procedures to ensure that data subjects can exercise their rights under the Data Protection legislation to access their data.

The Acts provide for the right of access by the data subject to his or her personal information.

A data subject is entitled to be made aware of his or her right of access and to the means by which to access the data. A data subject is entitled to the following on written application within forty days:

- A copy of his or her personal data
- The purpose of processing the data
- The persons to whom the business discloses the data

A maximum fee of €6.35 may be charged.

**Call Recording**

Calls both inbound to and outbound from Burke Insurances Ltd, may be recorded for regulatory, training and quality purposes.

**Policy Review**

This Policy will be reviewed regularly in light of any legislative or other relevant developments.