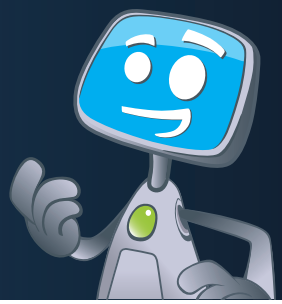
gadget insurance.com

Policy Document



IRE Wriggle

IMPORTANT INFORMATION

ARRANGED BY

Gadget Insurance cover is arranged by Blue Insurance Limited, address Plaza 255, Blanchardstown Corporate Park 2, Blanchardstown, Dublin 15, Ireland. Blue Insurance Limited trading as Gadgetinsurance.com is regulated by the Central Bank of Ireland.

DATA PROTECTION OF BLUE INSURANCE LIMITED

We are committed to protecting **your** privacy and personal information at all times and ensure that all personal data processed by us in the course of administering **your** policy is done so in compliance with the relevant data protection legislation.

To administer **your** policy we will process and store information about **you** provided by **you**. This notice applies to anyone who is insured under this Gadget Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by us for the purposes of arranging **your** policy; including but not limited to customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** have supplied will also be passed to the Underwriter for fulfilment of **your** insurance contract and for claims purposes. Please refer to the Data Protection section contained further within the policy wording for further details on how the Underwriter processe**s your** data.

You have various rights in relation to personal information that is held by us, including the right to request access to **your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use **your** information and what rights **you** have in relation to **your** personal information, however **you** can obtain more information about how we use **your** data by reviewing Blue Insurance Limited full Privacy Policy (https://www.blueinsurance.ie/PrivacyPolicy/IE/)). **Your** data will be treated in accordance with our Privacy Policy.

INSURANCE ACT 1936 (OR FUTURE AMENDMENTS THERETO)

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

FINANCE ACT 1990 (OR FUTURE AMENDMENTS THERETO)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

UNDERWRITTEN BY:

This Gadget Insurance is underwritten by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland. This can be checked by visiting their website at www.centralbank.ie**.**

DEMANDS AND NEEDS

We have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs. This product meets the demands and needs of those who wish to insure specific risks relating to their **electronic gadgets** against **theft**, **accidental damage**, **breakdown** and for mobiles phones, iPads, smart watches and tablets **accidental damage**.

INTRODUCTION

COVER

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of cover**. This policy only covers **your electronic gadgets** when in the care of **you** or a member of **your immediate family**.

If **you** pay for **your** premiums monthly then **your** policy is a rolling monthly policy and is only in force if the monthly premium continues to be paid. Cover can continue up to a maximum of five years.

If **you** pay for **your** policy annually, then **your** policy is an annual policy for which the full annual premium must be paid at inception and again at each annual renewal date. The type of policy **you** have will be shown in **your** validation certificate.

AUTOMATIC RENEWAL OF YOUR ANNUAL POLICY

We will contact **you** up to 30 days before the annual renewal date of **your** policy and **we** will tell **you** then if there are any changes to **your** premium. To ensure continuation of cover, **we** will attempt to renew **your** policy 2 weeks prior to the renewal date unless **you** advise **us** otherwise. If **we** are unable to automatically process **your** renewal **we** will contact **you** before **your** renewal date and invite **you** to renew **your** policy via an alternative channel. **Your** renewal premium will be taken by the same method used during **your** initial purchase. If **you** do not want to auto renew **your** policy, simply follow the instruction in **your** renewal notification. If **you** do nothing, then this policy will automatically renew for a further period of 12 months.

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this certificate.

Accessories - Items such as chargers, protective cases, carrying cases, headphones and hands-free mounting kits but excluding the SIM card which are used in conjunction with **your electronic gadget. Evidence of ownership** for **accessories** will need to be provided at point of claim.

Accidental Damage - Any damage, including damage caused by fire and/or liquid damage, caused to **your electronic gadget** which was not deliberately caused by **you**.

Accidental loss - Means that the **electronic gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Breakdown - The breaking or burning out of any part of **your electronic gadget** whilst in ordinary use arising from internal electronic, electrical or mechanical defects in **your electronic gadget** and which causes a sudden stoppage to **your** ability to use **your electronic gadget** in the way intended by the manufacturer of the **electronic gadget**.

Claims Administrator - Davies Group Ltd, Unit 8, Fulwood Business Park, Caxton Road, PR2 9NZ. Telephone: 0818 286 458. Email: gadgetclaims@davies-group.com. Website: https://blueinsurance.davies-group.com/

Criteria: We can only insure **electronic gadgets** if **you** are able to provide **evidence of ownership**, and if they are:

1. Purchased as new in the Republic of Ireland, UK or US, or;
2. Purchased as refurbished direct from the Manufacturer or Network Provider in the Republic of Ireland, UK or US, or;
3. Gifted to **you** as long as **electronic gadget(s)** are from the Republic of Ireland, UK or US and **you** are able to provide a Gift receipt and;
4. Are not more than 12 months old at the time this policy is initially purchased, and;
5. Are in **your** possession and in good working condition (not accidentally damaged) and;
6. Have not previously been repaired using non-manufacturer parts.

Electronic Gadgets - The portable **electronic gadget(s)** that meet the **criteria**, are insured by this policy, and shown on **your** validation certificate. Gadgets include: Mobile Phones, iPhones, iPads, Tablets, Smart watches, Headphones, Kindles, Sat Navs, MP3/iPods, Portable Games Consoles, Camcorders, Camera's, SLR Lenses, Go Pro's and Laptops.

Evidence of ownership - A document to evidence that the **electronic gadget you** are claiming for belongs to **you.** This can be a copy of the till receipt, delivery note, gift receipt or, if the **electronic gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you.**

Home – **Your** permanent residence shown on **your** validation certificate.

IMEI or Serial Number - The international mobile equipment identity number which is the unique identification number that will be used to identify the mobile phone or the unique identification number that will be used to identify the **electronic gadget**.

Immediate family - **Your** mother, father, son, daughter spouse or domestic partner who resides with **you** at **your Home**.

Limit of liability - **Our** liability, in respect of any one claim in relation to **your electronic gadget**, will be limited to the replacement cost of each **electronic gadget** being claimed for and, in any event, shall not exceed the maximum liability as shown on **your** validation certificate.

Malicious Damage - Any damage caused to **your electronic gadget** which was deliberately caused by any other person.

Period of cover - For monthly policies one calendar month from the inception date, renewing monthly on the same day each month provided the monthly premium is paid.

For annual policies one year from the inception date.

The **period of cover you** selected can be found on **your** validation certificate.

Policy excess - An amount **you** have to pay towards the cost of a claim under this insurance. This excess is €50 and must be paid by **you** before **we** settle **your** claim.

Precautions - All measures that would be deemed appropriate to expect a person to take in circumstances to prevent **accidental loss**, damage or **theft** of **your electronic gadget(s)**.

Proof of usage - Means evidence that the **electronic gadget** has been in use since policy inception. Where the **electronic gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **electronic gadgets**, in the event of an accidental damage claim this can be verified when the **electronic gadget** is sent to **our** repairers for inspection.

Theft/Stolen - Means the unauthorised dishonest taking of the **electronic gadget** specified on **your** validation certificate, by another person with the intention of permanently depriving **you** of it.

Unattended - Not within **your** sight at all times or out of **your** arms-length reach when away from **your Home**.

We, us, our - White Horse Insurance Ireland dac.

You, yourself, your - The person, who is over 18 years old and who owns the **electronic gadgets** as stated on the validation certificate.

WHAT WE WILL COVER

IMPORTANT

Where **your electronic gadget** is a mobile phone, in the event of a claim **you** will be required to provide **proof of usage** which confirms **your** mobile phone has been in use between policy inception and the incident date. In respect of the areas of cover listed below, for any claim **we** will only pay costs up to the **limit of liability**.

A. Accidental Damage

We will pay repair costs if **your electronic gadgets** are damaged as the result of an accident. If **your electronic gadget** cannot be repaired, **we** will replace it.

B. Theft

If **your electronic gadgets** are **stolen we** will replace them. Where only part or parts of **your electronic gadgets** have been **stolen**, **we** will only replace that part or parts.

C. Accidental Loss

If **you** selected the option to pay an additional premium and cover **your** mobile phone, iPad, smart watch or tablets for **accidental loss,** then if **you** accidentally lose **your** mobile phone, smart watch, tablet or iPad **we** will replace it. If **you** have this cover in place it will be shown on **your** validation certificate. No other electronic equipment is insured for **accidental loss.**

D. Malicious Damage

We will pay repair costs if **your electronic gadgets** are damaged as the result of **malicious damage** caused to **your electronic gadget** by a third party. If **your electronic gadget** cannot be repaired, **we** will replace it.

E. Breakdown

If **your electronic gadget** suffers electrical **breakdown** which occurs outside of the manufacturers guarantee period, **we** will repair it. If the **electronic gadget** cannot be economically repaired, **we** will replace it. This cover is not available on laptops or computers.

F. Fraudulent Call Use

If **your** mobile phone is lost or **stolen** and used fraudulently, and **your** claim accepted, on receipt of **your** itemized bill **we** will reimburse **you** for the fraudulent call costs of calls up to the value of €10,000. This includes calls, messages, downloads and data made/used from the time it was lost or **stolen** up to a maximum of 24 hours from discovery of the incident.

G. Liquid Damage

We will pay repair costs if **your electronic gadgets** are damaged as the result of an accident involving liquid. If **your electronic gadget** cannot be repaired, **we** will replace it.

H. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost**, **stolen** or damaged at the same time as **your gadget** up to a maximum value of €150. If **we** replace **your** mobile phone with a different make or model and this means that **you** can no longer use your existing **accessories**, **we** will replace them too, up to a maximum value of €150.

WHAT WE WILL NOT COVER

Your electronic gadgets are not covered for:

1. **Theft:**
   - From any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **electronic gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. A copy of the repairer's account for such damage or other evidence of damage, must be supplied with any claim;
   - From any building or premises (including **your home** or workplace) unless the **theft** involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim;
   - When away from **your home** unless the **electronic gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);
   - Where the **electronic gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the incident giving rise to a claim under this insurance;
   - Where the **electronic gadgets** has been left **unattended** when it is away from **your home**;
   - Where all available **precautions** have not been taken to protect **your electronic gadget** from **theft**.
2. **Loss or damage caused by:**
   - **You** deliberately damaging or neglecting the **electronic gadgets**;
   - **You** not following the manufacturer's instructions;
   - The use of non-manufacturer approved **accessories**;
3. **Repair or other costs for:**
   - Routine servicing, inspection, maintenance or cleaning;
   - Loss caused by a manufacturer's defect or recall of the **electronic gadgets**;
   - Wear and tear, including but not limited to: replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance;
   - Repairs carried out that have not been pre-approved by **us**;
   - **Electronic gadgets** which have previously had repairs carried out by non-manufacturer approved repairers;
   - Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;
   - Any damage if the **IMEI or serial number** has been deliberately tampered with in any way.
4. Any kind of damage whatsoever unless the damaged **electronic gadgets** are provided for repair.
5. Any loss involving a SIM (subscriber identity module) card.
6. Any expense incurred as a result of not being able to use the **electronic gadgets**, or any loss other than the repair or replacement costs of the **electronic gadgets** unless relating to unauthorized call use for **your** mobile phone up to the maximum value of €10,000.
7. The **policy excess**. For all claims the **policy excess** is €50
8. Any claim made, or any event causing the need for a claim to be made, that occurs within the first 14 days of the inception date of the policy or the first 14 days of any amendment to **your** policy where the **electronic gadget** has not been



insured within 90 days of purchase.

9. Loss of or damage to **accessories** that were not attached to **your gadget** at the time of the incident.
10. **Accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the loss.
11. Any claim for an **electronic gadget** where **proof of usage** cannot be provided or evidenced.
12. Reconnection costs or subscription fees of any kind.
    Please note: if you are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.
13. **War Risk**
    Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
14. **Terrorism**
    Means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.
15. **Radiation**
    Any direct or indirect consequence of:
    - Irradiation, or contamination by nuclear material; or
    - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
16. **Sonic Boom**
    Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
17. **Electronic Data**
    Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
18. Any indirect loss or damage resulting from the event which caused the claim under this policy;
19. Liability of whatsoever nature arising from ownership or use of the **electronic gadgets**, including any illness or injury resulting from it.
20. **Electronic gadgets** purchased under a private sale.
21. **Electronic gadgets** lost or damaged in the post

CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If **the electronic gadget** cannot be replaced with an identical **electronic gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **electronic gadget**. **We** cannot guarantee that the replacement **electronic gadget** will be the same colour as the original item.
2. Repairs will be carried out using readily available parts. Where possible **we** will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your electronic gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. All blocks must be removed from **your electronic equipment** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or, **your electronic gadget** being returned to **you**.
4. In the event of a valid claim resulting in the replacement of the **electronic gadget**, this policy will automatically cover the replacement **electronic gadget.**

CONDITIONS AND LIMITATIONS

1. Unless some other law is agreed in writing, this policy is governed by Irish law. If there is a dispute, it will only be dealt with in the Irish courts.
2. This insurance only covers **electronic gadgets** bought in the Republic of Ireland, UK or US and used in the Republic of Ireland or UK. Cover is extended to include use of the **electronic gadgets** anywhere in the world up to a maximum of 180 days in total, in any single 12 month period, subject to any repairs being carried out in the Republic of Ireland or the UK by repairers approved by **us**.
3. The **electronic gadget** must be less than 12 months old with a valid **evidence of ownership** (not from online auctions) when the policy is started.
4. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request in order to validate **your** claim.
5. **We** may cancel the policy by giving **you** 30 days notice in writing.
6. If there is evidence that the damage, **theft** or loss occurred prior to the policy start date **your** claim will be refused and no premium refund will be due.
7. **You** cannot transfer the insurance to someone else or to any other **electronic gadgets** without **our** written permission.
8. **You** must take all available **precautions** to prevent any loss or damage.
9. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
10. This insurance may only be altered, varied or its conditions altered or premium changed by **us,** giving **you** 30 days' notice in writing.

CANCELLATION

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please contact Gadgetinsurance.com within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

CANCELLATION AFTER THE 14 DAY PERIOD

If **you** wish to cancel **your** policy after 14 days **you** can do so by calling GadgetInsurance.com on 0818 286 456 or by emailing info@gadgetinsurance.com, allowing one months notice.

If **you** pay **your** premium on a monthly basis **your** policy will be cancelled from the date **we** receive **your** cancellation instructions. There will be no refund of premium due as the premium paid will have only been in respect of the cover already received.

If **you** pay **your** insurance premium annually and provided no claim has been made under the policy **you** will be entitled to a pro-rata return of premium, less a €15 administration fee. Policy cover will cease from the date **we** receive **your** cancellation instructions.

If a claim has been made **we** will cancel **your** cover but not refund any premiums. **We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

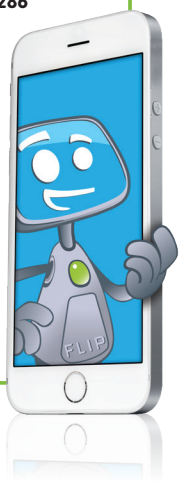
A. Where **we** reasonably suspect fraud; or
B. Non-payment of premium; or
C. Threatening and abusive behaviour; or
D. Non-compliance with policy terms and conditions; or
E. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium.

CLAIMS PROCEDURE

1. **You** must:
   - Notify **claims administrators** on telephone number **0818 286 458** or via email on gadgetclaims@davies-group.com or by going to https://blueinsurance.davies-group.com/ as soon as possible but in any event within 48 hours of any incident likely to give rise to a claim under this insurance;
   - Report the **theft** or **accidental loss** of any mobile phone, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
   - Report the **theft** or **accidental loss** of any **electronic gadgets** to the Garda within 48 hours of discovery and obtain a crime reference number in support of a **theft** claim and a lost property number in support of an **accidental loss** claim;
   - Provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the



loss including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers.

2. There is a **policy excess** for all claims which must be paid before **your** claim can be approved. The **policy excess** is €50 for any claim.
3. If **we** replace **your electronic gadgets** the damaged or lost items become **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

To help **us** to improve **our** service, clarify information provided and to assist in detecting and preventing fraud, calls may be recorded.

FRAUDULENT CLAIMS/FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy; or
- Fails to reveal or hides a fact likely to influence the cover **we** provide; or
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false; or
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false; or
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

We, **our** agents, other insurers and fraud prevention agencies obtain and share information with each other to prevent and detect fraudulent claims to help protect **our** customers and ourselves from such activity.

WARNING

We will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the reason **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

YOUR RESPONSIBILITY

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

COMPLAINTS

MAKING A COMPLAINT

We know that sometimes, no matter how hard **we** try, **we** don't always get it right. If **we** give **you** cause for complaint, it's important that **you** know that **we** are committed to providing **you** with an exceptional level of service and customer care.

When this happens, **we** want to hear about it so that **we** can try to put things right.

STEP ONE

Initiating **your** Complaint

Does your complaint relate to:

A. The sale of **your** policy?
B. A claim on **your** policy?

If A, **you** need to contact:

Gadgetinsurance.com,
Plaza 255,
Blanchardstown Corporate Park 2,
Blanchardstown,
Dublin 15

Telephone: 0818 286 456
Email: complaints@blueinsurance.ie

If B, should **you** have any query or complaint regarding the way **your** claim has been dealt with, in the first instance please contact:

The Customer Experience Manager
White Horse Insurance Ireland dac
First Floor, Rineanna House
Shannon Free Zone
Shannon
County Clare
Republic of Ireland

Email: complaints@white-horse.ie

STEP TWO

The Customer Experience Manager will issue a final response to **your** complaint.

If **you** remain dissatisfied with this final response, **you** have the right to make an appeal to the Financial Services and Pensions Ombudsman.

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

Telephone: +353 1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at http:// ec.europa.eu/consumers/odr/. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme.

DATA PROTECTION NOTICE

DATA PROTECTION NOTICE OF WHITE HORSE INSURANCE IRELAND DAC

White Horse Insurance Ireland dac holds **your** personal information in accordance with all applicable Data Protection laws.

To administer **your** policy White Horse Insurance Ireland dac will collect and use information about **you** provided by **you**. This notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your** policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third party service providers used by **us** in fulfilling **your** insurance contract.

We may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When **we** do this, **we** will ensure that **we** transfer the data securely and accordingly to regulatory requirement. By buying this insurance policy, **you** agree to **us** using **your** personal information in this way.

You have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information, however **you** can obtain more information about how **we** use **your** data by reviewing **our** full Privacy Policy. A copy can be obtained by either emailing a request to **us** at referrals@white-horse.ie, or by writing to the Data Protection Officer, White Horse Insurance Ireland dac, First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Ireland.

Your data will be treated in accordance with **our** Privacy Policy.

