

RENEWAL SCHEDULE

Insured:	Irish Cycling Federation Ltd t/a Cycling Ireland including all The Clock House National Sports Campus Dublin 15 D15 CXC2
Additional Insured/s:	Members and Registered Clubs
Intermediary:	DN 12524 Arachas (Dublin) Commercial The Courtyard, Carmanhall Road Sandyford Industrial Estate Dublin 18 DX211006
Business/Occupation:	Promotion of and development of cycling in Ireland -32 Counties including all associated activities as approved by Cycling Irl
Period of Insurance:	31st December 2021 to 30th December 2022
Renewal Date:	31st December

Policy Summary

EMPLOYEERS LIABILITY

Limit of Indemnity:	€ 13,000,000
Basis of Rating:	Estimated Annual Wages
Clerical / Managerial	€ 250,000
All Other Employees	€ 300,000

PUBLIC LIABILITY (ref 001/002)

Limit of Indemnity:	€ 13,000,000
Meetings, training, competitions, friendly and competitive matches and one Social Event with attendance not exceeding 500	
Number of Members.	20,000
Excess:	€ 300 each and every occurrence of Nuisance or loss of or damage to

RENEWAL SCHEDULE continued

Forming part of Combined Liability Policy Number DN LIA 8351514

Material property

PRODUCTS LIABILITY *(ref 001/002)*

Limit of Indemnity: € 6,500,000

Basis of Rating: Estimate

Turnover € 250,000

ENDORSEMENTS

Endorsements applicable to PUBLIC LIABILITY *(ref 001/002)*

LIA PL *7652 DEFINITIONS

Territorial Limits means Worldwide

PUBLIC / PRODUCTS LIABILITY SECTIONS

Exclusions

The Company will not indemnify any participant in respect of activities organised and / or operated by or on behalf of the Insured in respect of any claim made by any other such participant.

GENERAL POLICY EXCLUSIONS

Applicable to all Sections

The Company will not indemnify the Insured in respect of : claims or legal proceedings brought or originating in the United States of America or Canada or in any territory within the jurisdiction of either such country.

LIA PL *7654 PUBLIC / PRODUCTS LIABILITY SECTIONS

For the purpose of this insurance, E-bikes are deemed suitable equipment for the use by the Insured and its membership. The following interpretation of E-bikes is to be understood :

E-bike (Electrically assisted pedal cycle) must have pedals that can be used to propel it, the electric motor should have a maximum power output of 250 watts or less, and the motor should not be able to propel the bike when it is travelling more than 15.5mph. In addition the E-bike must display either the power output or manufacturer of the motor, as well as either the battery voltage or maximum speed of the bike, as defined by the manufacturer.

ENDORSEMENTS continued

RENEWAL SCHEDULE continued

Forming part of Combined Liability Policy Number DN LIA 8351514

LIA PL ITM01 Social Events are Art Exhibitions, Cake Sale, Coffee Mornings, Day Trips, Fashion Shows, Lectures, Pub Quiz, Race Nights, Raffles and Social Evenings.

LIA PL RBP11 The Company will indemnify the Insured in respect of the activities, which have been lodged with the Company as follows:
Promotion of and the developme
-nt of cycling in Ireland (32
Counties) and promotes road
racing, touring and leisure
cycling, track racing, off road
racing and cycling for the
disabled.
Disciplines / Type of Members
1. Leisure/Sportive
2. Road
3. BMX
4. Offroad
5. Junior / Youth
6. Paracycling
7. Advocacy
8. High Performance Athleteswho represent the Insured at International Events.
9. Training and Club Spins

Renewal Information

All other sums insured, limits of indemnity, exclusions, endorsements, and other terms and conditions of your policy remain unchanged.

We would draw your attention to the serious consequences of failure to disclose all material facts, including changes to any data already provided which have occurred since policy inception or the last renewal date. Such facts are those which we would regard as likely to influence our assessment or acceptance of this insurance. If you are in any doubt as to whether or not a fact is material, it should be disclosed.

Where Your policy is altered during any Period of Insurance, We will re-calculate Your premium. This may result in an additional premium due to Us, or a return premium due to You.

A Premium Transaction Charge of €15.00 applies to all such transactions with the exception of new business and renewal transactions.

RENEWAL SCHEDULE continued

Forming part of Combined Liability Policy Number DN LIA 8351514

We will only charge or refund You provided the total amount, including the premium transaction charge, is greater than or equal to €10.00.

Where applicable, a Government Levy applies to all premium calculations.

<i>Address: Allianz House</i>	<i>Policy Form Reference: 04CL</i>
<i>Elmpark, Merrion Road</i>	<i>Tx Ref: DN/PR/0000/00/00000</i>
<i>Dublin D04 Y6Y6.</i>	<i>S02OAKESM (B)</i>
<i>Phone: 01-6133927 Fax: 01-6133642</i>	

Consumer Insurance Contracts Act

This document applies to consumers as defined under the Consumer Insurance Contracts Act 2019.

We are updating our documentation to reflect some important changes. In the meantime this document is attaching to and forming part of all quotations, policies and renewals provided by Allianz with an effective date on or after 1st September 2020. Please note that the below terms replace the corresponding paragraphs in the documentation that we have sent to you. Please read this document carefully and note the updated terms and conditions as outlined below.

Material Facts / Duty of Disclosure / Alteration of Risk

When arranging this insurance over the phone, by email, via our website or through your insurance intermediary you declared that the answers you provided were, to the best of your knowledge and belief, true and complete in every respect and that you did not make any misrepresentations. A misrepresentation is where an individual provides fraudulent, inaccurate, misleading or incomplete information. You acknowledged the importance of answering all questions honestly and taking reasonable care not to make a misrepresentation when providing us with answers to the questions asked. Failure to do so may lead to the voidance of your policy and/or your claim not being paid at all or alternatively only part of your claim being paid to you.

Please note that any "alteration" clause in the policy or any clause which refers to an "alteration of risk" will apply only where the subject matter of the policy has changed or altered. Any clause of the policy which refers to a "material change" will be interpreted as referring to changes that take the risk outside that which was reasonably envisaged by both you and us when the policy sale was concluded. If you are in any doubt as to whether there has been a change in the subject matter of the contract which changes the risk to something that we did not agree to cover, then please contact us.

Subrogation

Where you have a right(s) of action against third parties, arising from losses which are covered under your policy, we are entitled to recover from such third parties by subrogation except where:

- you have not exercised such rights and might reasonably be expected not to exercise those rights due to family or cohabitant relationships, and the third party is not insured in respect of their liability to you or where they are insured we may not recover an amount that exceeds what the third party may recover from their own insurance policy;
- you have consented to the use by a third party of a motor vehicle insured under your policy, and the third party is not insured in respect of their liability to you or where they are insured we may not recover an amount that exceeds what the third party may recover from their own insurance policy; or
- you are the employer, we will not subrogate against your employee unless the loss was caused by your employee intentionally or recklessly and with knowledge that loss would probably result

However these limitations on our subrogation rights will not apply where the actions of any third party that gave rise to or contributed to any loss was serious or wilful misconduct

Where your policy cover excludes any liability assumed by agreement and where you have entered an agreement with a third party which excludes or limits your rights to recover damages from any person in relation to any loss covered by this insurance, we may not indemnify you in respect of that loss.

Withdrawal or Cancellation

Right of Withdrawal

Your Right of Withdrawal as outlined in your Terms of Business and policy wording has been amended to:

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 working days of the latest of:

- (1) the starting date of cover, or
- (2) the date on which you receive the full terms and conditions of your Policy.

Withdrawal effectively means that no policy was ever in place, and you may exercise this right by notice in writing to us at the address given on your quotation or renewal notice, quoting your policy number. Should you exercise this right we will refund you the premium you have paid. Please note that the right of withdrawal does not apply if the insurance policy under which insurance cover is provided for is less than 1 month.

Cancelling your policy

Your cancellation rights have been amended to:

You may cancel the policy at any time by writing to us. We will only cancel your policy from the date we receive the relevant documents. No premium refund for the unexpired period of insurance will be issued and losses happening after the cancellation date will not be covered.

We may cancel the policy at any time by issuing a written notice to you at your last known postal address. If we cancel your policy and nothing has happened that may result in a claim during the current period of insurance, we will refund part of your premium for any remaining period of insurance. The exception to this is when the reason for cancellation is as shown in the General Policy Conditions of this policy and where it says we are entitled to keep the premium.

No matter who cancels the policy, if there has been a claim during the period of insurance we will not return any of the premium you have paid.

If you cancel your policy within the first 14 working days of the period of insurance, no transaction charge will apply. However, if you cancel your policy after the first 14 working days, a transaction charge will apply. This transaction charge is outlined on your policy schedule. If we cancel your policy, at any stage, no transaction charge will apply.

Phased Claim Payments

We reserve the right to release claim payments on a phased basis; as agreed repair or reinstatement work is completed. Once we agree the work to be undertaken and the estimated cost of that work we will release a portion of the payment to enable you to commence the repair or reinstatement work. We will release subsequent payment(s) to you once we have obtained final invoices/receipts from you and we are satisfied that the work has been completed and the repair costs have been incurred, as agreed with you.

Cyber Event Clause

Endorsement attaching to and forming part policy number: DN LIA 8351514 with effect from the Period of Insurance stated in the Schedule.

Exclusion No. 9 to the Public Liability section and the Products Liability section are deleted and replaced by the following :

Cyber Event Clause

This Policy does not cover any loss, damage, expense or liability arising out of a Cyber Event.

Definitions:

Cyber Event means

- any unauthorised **Processing of Data** by the **Insured**
- any breach of laws and infringement of regulations pertaining to the maintenance, or protection of **Data**,
- any **Network Security Failure** in the **Insured's Sphere**

Data includes, but is not limited to **Personal Data**, facts, concepts and information, software or other coded instructions in a formalized manner useable for communications, interpretation or processing.

Personal Data means any information relating to an identified or identifiable natural person; an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

Processing means any operation or set of operations which is performed on data or on sets of data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

Damage to Data means any loss, destruction, corruption of **Data**. Any **Damage to Data** of a Third Party by the Insured is not a **Cyber Event** if there is not any **Network Security Failure** involved.

Insured's Sphere means any system or device leased, owned, operated, or lost by or which is made available or accessible to the Insured for the purpose of **Processing Data**.

Network Security failure means any non-physical and technological failure of computer system security or other technological security measures leading to unauthorized access and/or theft of **Data**, loss of operational control of **Data**, transmission of virus or malicious code and/or denial of service.

This exclusion does not apply to the following:

Employers Liability Section

Public / Products Liability Sections

In respect of Bodily Injury and / or loss of or damage to material property including consequential financial losses caused by the Business

The Data Protection Extension in the Public Liability Section.

Nothing herein shall override any other exclusion clause attached to or forming part of this Policy.

Note: Not all sections may be covered - refer to your Schedule for details.

Data Protection Act

Endorsement attaching to and forming part of policy number: DN LIA 8351514 with effect from the Period of Insurance stated in the Schedule.

Extension 9 to the Public Liability Section is amended to read as follows:

Data Protection Act

The Company will indemnify the Insured against legal liability for all sums which the Insured shall become legally liable to pay as compensation under

- a) Sections 7 21 and 22 of the Data Protection Acts 1988 and 2003
- b) Section 117 of the Data Protection Act 2018 occurring during the Period of Insurance and arising out of and in the course of the Business Provided that
 - (a) the total amount for all compensation payable shall not exceed €250,000 in the aggregate in any one Period of Insurance
 - (b) the Company will not indemnify the Insured in respect of
 - (i) any damage or distress caused by or arising from any deliberate act by or omission of the Insured if the result thereof could reasonably have been expected having regard to the nature and circumstances of such act or omission
 - (ii) the costs of replacing reinstating rectifying or erasing any personal data
 - (iii) payment of fines, penalties, punitive, exemplary or liquidated damages
 - (iv) the cost of compliance with any injunction
 - (v) any damage or distress caused by or arising out of any act of fraud or dishonesty
 - (vi) liability caused by or arising from the recording processing or provision of data for reward or to determine the financial status of any person

This Extension does not operate to increase the liability of the Company beyond the Limits of Indemnity stated in the Schedule and is subject otherwise to the terms Definitions Exclusions and Conditions of this Section and this Policy

Combined Liability Insurance Insurance Product Information Document

Company: Allianz p.l.c.

Product: Combined Liability Policy

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108.

Registered Office: Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6

This document outlines the main benefits and restrictions associated with the Allianz Combined Liability Policy. **This is not a policy document and does not reference all of the benefits, terms, conditions or exclusions.** Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Some covers are optional and will only apply if you have specifically selected them - the quotation or policy schedule will have details of the sections selected.

What is this type of insurance?

This is a combined liability policy and covers the legal liability of your Business. The policy covers Employers Liability, Public Liability and Products Liability however, not all sections are covered automatically. Please check your schedule for what sections are operative.



What is insured?

The Employers Liability and Public Liability sections may be selected individually. Products Liability must be purchased with Public Liability. Please check your schedule.

› **Employers Liability Section**

Your legal liability to pay compensation to employees in respect of bodily injury or disease caused during the period of insurance.

› **Public Liability Section**

Your legal liability to pay compensation to the public for accidental bodily injury or accidental damage to material property occurring during the period of insurance.

Products Liability Section (Optional)

Your legal liability to pay compensation to the public for accidental bodily injury or accidental damage to material property occurring during the period of insurance arising from products sold or supplied by you.

Main Liability Extensions

- › Indemnity to Principals (anyone for whom you are carrying out work under contract).
- › Court attendance compensation (€500 per day for partners / directors and €250 per day for employees).
- › Health and safety at work legal defence costs.
- › Members of your canteen social sports or welfare organisation or first aid or fire services.
- › Partners, directors or employees.
- › Work undertaken overseas on temporary visits.

This is not a complete list of extensions. Please refer to your policy document/schedule.



What is not insured?

- × Any Excess.

Where am I covered?

- › You are covered in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man.
- › Temporary contracts are covered within the EU and non-manual visits anywhere in the world.

What are my obligations?

At Quotation and before the start of the policy -

You must provide complete and accurate information.

During the term of your policy

- You must pay your premium.

- × Acts of war or terrorism.
- × Asbestos.
- × Cyber liability.
- × Date recognition failure.
- × Direct exports to US or Canada.
- × Employment practices liability.
- × Fines, penalties, punitive, exemplary or liquidated damages.
- × Fraudulent, criminal, wilful or dishonest acts.
- × Gradual pollution or contamination.
- × Ionising radiations.
- × Product guarantee.
- × Product recall.
- × Professional design treatment or advice.
- × Property in your care custody or control.
- × Vehicle(s) where motor insurance is required by law.
- × Work on offshore installations.

This is not a complete list of exclusions. Please refer to your policy document/schedule.



Are there any restrictions on cover?

- ! Your cover provided applies only to your business as described in the schedule.
- ! Your monetary limits are set out in the schedule.
- ! Your business must operate from the Republic of Ireland.
- ! Employees working overseas must be normally resident in the Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man.
- ! Work outside the EU is limited to non manual activity.
- ! You must comply with any risk survey requirements.

This is not a complete list of restrictions. Please refer to your policy document/schedule.



- You must provide complete and accurate information regarding any changes during or at renewal of your policy.
- You must take all reasonable precautions to prevent damage, accident or injury and maintain all property in good condition.
- You must comply with the terms and conditions of the policy.



In the event of a claim

- You must advise Allianz or your intermediary of any incident that could lead to a claim and co-operate fully with us in the handling of the claim. - You must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.

When and how do I pay?

If there is an intermediary the payment should be made directly to them. Payment to Allianz should be made as a one off payment before the policy start date or, if agreed in advance, in instalments by Direct Debit.

When does the cover start and end?

Your policy will last for one year unless we agree to a longer or shorter period. The policy start and end dates will be shown on your policy schedule (period of insurance).



How do I cancel the contract?

You can cancel your policy at any stage by giving notice in writing. Losses happening after the cancellation date will not be covered. No premium refund will be issued.



If permitted under your policy conditions or terms of business you may have the right to withdraw from the policy. This can be done by giving notice within 14 working days of the start date or when you receive your policy, whichever is the later. Withdrawal means no cover was in force and no claim will be payable. You will receive a full refund less any administration fee.

Previous Premium(s) and Claim(s) Statement

Date of Issue: 17th December 2021



The following table outlines details of all claims made under the above policy in the last five years:

DN LIA 8351514	31st December 2021			
Irish Cycling Federation Ltd t/a The Clock House National Sports Campus Dublin 15 D15 CXC2	Arachas (Dublin) Commercial The Courtyard, Carmanhall Road Sandyford Industrial Estate Dublin 18 DX211006 DN 12524			
Policyholder Details		Agent Details		
Policy Number		Renewal Date		
3163717	01/09/2021	Accident	Opened	
3159935	22/08/2021	Accident	Finalised	€ 1,635
3172816	07/08/2021	Accident	Finalised	nil
3161115	04/07/2021	Accident	Finalised	€ 3,068
3165260	15/06/2021	Fall / Slips (People)	Reopened	
3165221	15/06/2021	Fall / Slips (People)	Opened	
3156676	30/05/2021	Accident	Opened	

The following table outlines the premiums you have paid to Allianz over the last five years:

01/01/2021 - 30/12/2021	€ 223,917.23	*Note: If you made changes to your policy during the
Period Of Cover	Premium*	

periods of cover outlined above, the *Premium* may not reflect the premium you paid. The premium outlined may instead reflect an annualised premium following a change you made. Any fees or direct debit charges are excluded. The premium(s) and claim(s) displayed above are correct as of the date this document was issued. Where you insure multiple properties or vehicles under this policy number, the premium(s) and claim(s) above reflect the total amount paid for all properties/vehicles insured. Where the renewal date of the policy has been amended the last 5 years premium(s) above may not reflect 5 full calendar years; please contact us if you need further details.

Data Protection Statement Allianz plc Fair Processing Notice

This privacy statement/notice tells you how we use your information and confirms that your Data Controller is Allianz plc ("we", "us", "our"), Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland. Email: info@allianz.ie. Our Data Protection Officer is contactable at:

DataProtectionOfficer@allianz.ie or please write to The Data Protection Officer, Allianz plc, Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

1. What Personal Information We Collect Type of Information

The type of information we collect and use will differ depending on the type of product or service you have with us but includes (please note that this is not an exhaustive list):

Name, address (including Eircode), date of birth, policy numbers, contact details, PPS number (or any other relevant tax identification numbers) (if required by legislation), occupation, employment details, gender, insurance requirements including details about your home or vehicle, years of residency in Ireland or the UK, driving licence details, marketing preferences and renewal dates of policies with other insurers, claims history, bank and payment card details, records of payments and arrears, VAT and other relevant tax numbers, CCTV footage, membership status of any relevant bodies, penalty point information and Road Traffic offences, telematics data, dashboard camera video footage, credit score and on-board vehicle diagnostics information. Further details of information we collect can be found under specific headings in this Data Protection Statement.

Other People's data:

As well as collecting your personal data, we may also use personal information about other people, for example, family members you wish to insure on a policy, dependents (where relevant for suitability purposes), insured persons (where different from the applicant/policyholder) family health history of insured persons, limited personal information about trustees/beneficiaries (where policies are under trust), executors, nominated representatives and attorneys (under power of attorney).

Sensitive information

We may ask for health information or details of past or pending offences, unspent criminal convictions or other sensitive information about the person who is being insured, their family members or any other persons associated with the insurance policy. We recognise the sensitivity of collecting this information, so we will only ask for it to arrange, manage or administer an insurance contract, handle claims, or prevent fraud. Where we process health data for the purpose of a policy of insurance we will take suitable and specific measures to safeguard the fundamental rights and freedoms of individuals.

Given the fact that data relating to health and criminal convictions is particularly sensitive information, we only collect and use such data as follows:

Purpose: Health data is used for the purposes of obtaining/providing quotes and providing insurance services to assist in the administration of a policy including any complaints or claims you may have.

Basis: Irish Data Protection law permits us to use health data where we need to and where it is proportionate for the purposes of a policy of insurance.

Purpose: Criminal conviction data is collected and used for the purposes of obtaining/providing quotes and handling any complaints you may have.

Basis: Performance of a contract: under which we provide insurance services and assisting in the administration of a contract (the insurance policy); Consent (where another person provides your criminal conviction data to us so that we can provide them with a quote); and to take steps at your request before entering into a policy (e.g. obtaining/providing a quote)

We may also need to use your health and/or criminal data for the purposes of establishing, exercising or defending legal rights, including in connection with claims or proceedings and where authorised by law.

You do not have to provide us with any personal information, however, should you be unable to provide us with the required personal data, we will be unable to provide you with a quote, insurance or process a claim that you make.

2. How we collect your personal information

We may collect personal information about you from: you; your named driver (if you are purchasing or renewing a motor policy); joint policyholder; our intermediaries, your broker (or other representative), insured persons (where different from the applicant/policy owner); when you visit one of the Allianz Group websites (where you are purchasing or renewing a policy) or through cookies and other similar technologies when you visit our website or download and use one of our apps; when you visit a website aggregator; insurance industry databases and other commercial databases; third parties involved in a claim (including a claimant, private investigators engaged by us, witnesses, solicitors and independent experts); communicating with us via social media platforms; requesting any information from us; other people who live with you in an insured property (if you are purchasing or renewing a home insurance policy); your agents, attorneys (under powers of attorney), nominated representatives and other third parties relevant to you and/or the policy, including your legal advisers; publicly available information including social media websites and online content, newspaper articles, TV, radio and other media content, court judgements; telephone calls, which we may record or monitor for regulatory, training and quality assurance purposes; other records within Allianz if you have or have had other insurance policies with or sought a quote from us or another Allianz company or third party claims; Insurance Ireland (insurance industry's representative body) who operate a confidential phone line (Insurance Confidential) for individuals to report suspect fraud; and Credit referencing agencies.

Where you provide personal data relating to any person under the age of 16 years (child), Allianz will seek to verify that you are the parent/guardian of such a child. This is to ensure that you can authorise the processing of personal data relating to that child in order for Allianz to provide the insurance, deal with a complaint or claims.

3. How we use your personal information

Purpose: to obtain/provide a quote, for underwriting and pricing an insurance policy including making a decision as to whether we can provide you with cover and at what price; and to investigate, validate, arrange, handle, manage or administer a claim which you or another person makes in relation to your insurance policy.

Legal Basis: Legitimate interest in managing our business; for the performance of a contract under which we provide insurance; and in order to take steps at your request prior to entering into a contract of insurance.

Purpose: To provide you with insurance cover, administer and process your insurance policy, including dealing with any queries or changes, payments, renewals and processing a cancellation of your policy; make payments to you or receive payments from you; provide you with services such as breakdown assistance; processing of any complaints; and maintain and store records on our computer systems.

Legal Basis: For the performance of a contract under which we provide insurance.

Purpose: To verify your identity.

Legal Basis: For the performance of a contract under which we provide insurance.

Purpose: To carry out financial sanctions checks and prevention of financial crime.

Legal Basis: For the performance of a contract under which we provide insurance; in order to take steps at your request prior to entering into a contract of insurance; to comply with legal obligations; and public interest.

Purpose: To comply with laws and regulations.

Legal Basis: To comply with legal obligations. For motor policies only, in compliance with the Road Traffic Act 1961 (as amended) we share details of your policy with the Motor Insurers Bureau of Ireland (The details on MIBI processing activity can be found on <https://www.mibi.ie> MTPL section), the Minister for Transport, Tourism and Sport and An Garda Síochana for the purposes of section 78A as autonomous data controllers.

Purpose: For marketing purposes, customer satisfaction surveys, and data analytics including profiling, to develop and enhance the customer relationship and journey as part of our business strategy; for management information purposes including portfolio assessment, risk assessment, performance reporting and management reporting; for a proposed portfolio transfer, reorganisation, transfer, disposal or other transaction relating to our business; managing our business effectively (e.g. with third party service suppliers); for audit purposes and managing our legal affairs including exercising our legal rights and defending claims; to maintain arrangements we have with reinsurers; to manage our IT security and network; to carry out statistical analysis and reporting to help improve services and products; staff training in how to perform their duties and provide a better service to you; monitor recorded customer calls to assess our staff's customer service; provide online services; and to enhance our applications and product offerings.

Legal Basis: Legitimate interest in managing our business; to better understand our customers; improve product and/or service enhancement; and monitor and assess business performance.

Purpose: To detect and prevent fraud.

Legal Basis: For our legitimate interest in managing our business; for the performance of a contract under which we provide insurance; and to comply with our legal obligations.

If you are purchasing a policy, we also use certain information and consult certain databases as follows:

Information Used: logging of any new claims notifications and any claim settlement for damage and injury.

Purpose: to confirm your personal data and verify claims information and/or for prevention and detection of crime and fraud through the Claims and Underwriting Exchange Database and Insurance Link Anti-Fraud register. **Processing is necessary:** to comply with legal obligations.

Information Used: address details.

Purpose: to verify address and surrounding location information using the Ecad Database.

Processing is necessary: in order to take steps at your request prior to entering into the policy or for the performance of your policy.

Information Used: vehicle registration number.

Purpose: to identify whether a vehicle has been taxed, NCT or if the vehicle has been involved in a claim or written off using the VRN system.

Processing is necessary: in order to take steps at your request prior to entering into the policy or for the performance of your policy.

Information Used: Driving Licence Number.

Purpose: to validate your driving licence number with the relevant authority; to validate the number of penalty points disclosed by you; to validate the licence date and country of origin of the licence.

Processing is necessary: in order to take steps at your request prior to entering into the policy or for the performance of your policy.

Information Used: registration number of your vehicle.

Purpose: provide information about your insurance policy for inclusion in the Motor Third Party Liability Database (MTPL); the information contained on this database may be used by government bodies such as an Garda Síochana (Gardai) and the Motor Insurance Bureau of Ireland (MIBI) for purposes permitted by law, including electronic licensing and law enforcement. **Processing is necessary:** to comply with legal obligations.

Information Used: registration number of your vehicle.

Purpose: If you have a commercial motor fleet or motor trade policy, you will be issued with a Unique Identification Number by your insurer to upload your personal information on to the National Fleet Database. We and other government bodies such as the Gardai and MIBI can check this database for the information you have uploaded. For further information, please go to www.nfd.ie.

Processing is necessary: in order to take steps at your request prior to entering into the policy or for the performance of your policy; and, to comply with legal obligations.

Information Used: vehicle registration number and No Claims Discount (NCD) PIN.

Purpose: When we provide you with a quote or renew your policy of motor insurance, we access the National Vehicle Data File controlled by the Department of Transport, Tourism and Sport to validate: driver numbers; and number of penalty points per driver. Where you provide us with an NCD PIN number, we will verify your No Claims Discount information using the IIDS Hub, where such information is made available by your previous insurer.

Processing is necessary: in order to take steps at your request prior to entering into the policy or for the performance of your policy.

4. How we share your personal information with others

We may share your personal information with: the Allianz Group, our agents, third parties who provide services to us (engineers, repairers, motor assessors, loss adjusters, expert appraisers, expert witnesses etc.), your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators); providers of essential services (e.g. telecommunications, postal/courier providers, IT service providers, software providers, payment processor); other third parties involved in administering your contract; regulatory bodies and law enforcement bodies, including the Garda (for example, where we are required to do so to comply with a relevant legal or regulatory obligations); reinsurers who provide reinsurance to Allianz (reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations; they will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies); witnesses to any accidents/incidents to which you are involved; any party you have given us permission to speak to (e.g. your representative, a relative or a friend); any party named under your insurance policy; industry and trade bodies; and claimants and their legal or medical representatives.

The personal information you provide may be used by us and shared with other insurers as well as certain statutory and other authorised bodies for anti-fraud purposes: other insurance companies to confirm information provided (including where you are purchasing a motor insurance policy, for the purposes of validating any No Claims Discount) and to safeguard against non-disclosure and help prevent fraudulent claims; public bodies including the Department of Tourism, Transport and Sport, the Department of Finance and the Gardai; the Insurance Link Anti-Fraud register (for more info see www.inslink.ie) to prevent and detect fraud; the Integrated Information Data System (IIDS) to verify information including penalty points and No Claim Discount (NCD) to combat fraud; the Motor Insurers Bureau of Ireland (MIBI) to assist in preventing or detecting theft and fraud and to pay claims; private investigators, tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies; vehicle history check suppliers/ databases to protect our customers, inform our acceptance criteria and assist in claims investigations; and other fraud prevention, ID verification databases available in the insurance industry and publicly available information to detect or prevent possible criminal activity or fraud.

We will use your personal information to detect and prevent fraudulent practices and fight financial crime to meet our regulatory responsibilities. If you purchase a product from our website or other Allianz sales channel, we will also ask you for payment details. We need this information so we can process the payment associated with any product purchased. We collect information to help us improve our products and services and let people know about products and services that we believe will be of interest to them. This may be through a range of channels including via email, online advertising or social media. We will always do this in accordance with marketing preferences provided.

Where we obtain data from the above sources, the categories we obtain will be personal data or claims information relating to insurance profiling, 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.

Protecting Information Outside the European Economic Area

Your personal data may be transferred to and/or accessed from a country outside the European Economic Area ("EEA"). We will always take steps to ensure that any transfer of information outside the EEA is carefully managed to protect your privacy rights. Such transfer/access within the Allianz Group will be covered on the basis of the Allianz Group binding corporate rules (BCRs) known as the Allianz Privacy Standard (APS) which contractually obliges each member to ensure that your personal information receives an adequate and consistent level of protection wherever it is transferred within the Group. Where we transfer your data to a non-Allianz Group member or other companies providing us with a service, we will obtain contractual commitments and assurances from them to protect your personal information. These assurances are well recognised certification schemes like Standard Contractual Clauses. We will only transfer your personal information to countries which are recognised as providing an adequate level of legal protection or where we can be satisfied that alternative arrangements are in place to protect your privacy rights. Any requests for information we receive from law enforcement or regulators will be carefully validated before personal information is disclosed.

Representation

If you provide information about someone else, such as an additional insured, we will endeavour to provide this Data Protection Statement to them. Where it is not possible to do so, you must make them aware of this Data Protection Statement and the terms of the insurance (including changes to the terms or processing activities) and encourage them to read this Data Protection Statement to find out more.

Online Information

When you visit the www.allianz.ie website, we may record information about your computer or mobile device, including hardware and software used, general location, when and how you interact with our websites. This information is used to note your interest in our websites and improve customer journeys.

How long we keep your personal information

We will keep your personal data only for as long as it is required for your insurance contract, to handle claims and to comply with our legal and regulatory obligations as documented in our Records Management Policy. For the majority of policy data, this is seven years after the end of that transaction. If you do not accept a quote or complete an application for an insurance policy, your data will be kept for fifteen months and processed in line with this Statement. When a potential claim or actual claim is taken out on a policy, we hold details around this claim until a full and final settlement has been agreed. In most cases this should be seven years after the final settlement date or where a child was involved the later date of seven years after the child has turned eighteen or the settlement date. In certain cases, we are obliged to hold onto records for longer periods and we do so in line with our legal responsibilities. For more information on our data retention policies please refer to the Contacting Us section below.

Your rights in relation to your personal information

You have the right to request a copy of your personal data, and to have incorrect personal data about you corrected. You also have the right to withdraw your consent for the processing of your personal data, have your personal data erased, or the processing restricted. Please note that withdrawing consent and requests for restriction/erasure may affect our ability to provide you with a contract of insurance. Some of the above rights are subject to limitations in order for us to comply with a number of legal and regulatory obligations. You have the right to data portability for insurance purposes (contact dataprotectionofficer@allianz.ie). You also have the right to lodge a complaint with the Data Protection Commissioner. For further information, please see the section Contacting Us below.

Automated decision making

As part of the provision of your insurance contract, including at quotation stage, Allianz may use automated decision-making. This means that we may use an automated underwriting model which uses your personal data to evaluate, analyse or predict the performance of your contract of insurance. Premiums are calculated according to the risk of loss, with the risk ascertained on the basis of profiling by way of a pricing tool and system. This avoids unfair discrimination. Certain motor policies also use Telematics (Allianz Safe Driver App) where driving behaviour is used to measure driving performance and to determine the nature and level of the risk associated with your insurance policy. In these cases, suitable safeguards are in place and you have the right to human intervention to express your interests and contest automated decisions. If you are making a claim, we may use profiling and other forms of automated processing to assess if your claim may be fraudulent and we may use your sensitive information, to carry out this assessment. For example, we may use your unspent motoring convictions for motoring insurance. We use automated decision making as it is necessary for entering into, or performance of your insurance policy between you as the data subject and Allianz as data controller, and other uses such as those authorised by law.

In the event that profiling determines you have a high risk profile, we may not be able to offer you an insurance policy. If you wish to review an automated decision with Allianz, please contact us on dataprotectionofficer@allianz.ie.

Up to date information

In order for us to keep your information accurate and up to date, please contact Allianz or your insurance intermediary (where applicable) if any of your details change. For contact details, please see Contacting Us below.

Contacting Us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer by either emailing, DataProtectionOfficer@allianz.ie or please write to The Data Protection Officer, Allianz plc, Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Office of the Data Protection Commissioner at any time. The details of the Data Protection Commission are as follows:

Data Protection Commission
21 Fitzwilliam Square S,
Dublin 2
D02 RD28

Telephone: +353 (0)761 104 800 or +353 (0)57 868 4800
Email: info@dataprotection.ie
Fax: +353 57 868 4757

We may amend this Statement from time to time, in whole or in part, at our discretion. The latest version of this document will always be available at www.allianz.ie and will take effect on the date that it is updated.

Please review this Data Protection Statement periodically to ensure you remain informed.