

RSA Broker Car Insurance



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Cornmarket, one of Ireland's largest Insurance Brokers, specialises in providing financial advice and services to individuals and members of affinity groups such as trade unions, semi-state bodies, employers, associations, charities, religious orders and dioceses. Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies.

Data Privacy Notice

Cornmarket's Data Privacy Notice available at www.cornmarket.ie/data-privacy-notice, details how Cornmarket as a company processes your personal data and the legal bases we rely on for processing your personal data. It also provides you with important information regarding your rights in relation to the personal data we hold about you and with information on how you can exercise these rights. If you would like to receive a copy of this please contact us at (01) 408 4000 to request this.

Benefit

Economy Deluxe

Benefit	Economy	Deluxe
Excess*	€500	€300
Windscreen cover (€225 limit if approved repairer is not used)**	€400	€400
Windscreen replacement excess	None	None
24 hour motor breakdown assistance	✓	✓
Legal expenses cover	✓	✓
Driving other cars – third party cover	✓	✓
Overseas Protection/Green Card	✓	✓
Fire brigade charges	✓	✓
Personal belongings cover	€250	€500
NCB Step back - 3 years	✗	✓
Driving other cars - comprehensive cover†	✗	✓
NCB protection - 1 unlimited claim	✗	✓
Car hire†	✗	✓
Personal accident benefit†	✗	✓
New for old in year 1†	✗	✓
Child seat replacement†	✗	✓
Medical Expenses†	✗	✓

For full details of the features and benefits of our Economy product see page 11, and for Deluxe see page 13. For full details of our policy exclusions and conditions, see page 15.

*The standard policy excess on Deluxe is € 300 for drivers aged 25+ and €550 for drivers aged 17-24. On Economy product, the standard excess is €500 for drivers aged 25+ and €750 for drivers aged 17-24. Please refer to the policy booklet or schedule of cover for full terms & conditions.

**If you use the approved windscreen repairer Autoglass, 1850 887 992 up to €400 cover applies for Deluxe. If you do not use the approved windscreen repairer the maximum amount payable is €225.

†Benefit only applies where cover is comprehensive

How to start your policy: New customer

Enclosed you will find your quotation, proposal form, insurance product information document (IPID) and product suitability statement. The proposal form has been completed on the basis of the information you have provided to us.

Step 1

Please read the proposal form carefully and ensure all details are correct and that the cover requested meets with your requirements. If the details are incorrect or don't meet your requirements, please contact our helpline on **(01) 408 4040**.

Step 2

Complete any unanswered questions on the proposal form and sign and date it. If you make any amendments to the form, please ensure that you initial and date any changes.

Step 3

Return your completed proposal form along with the following documents:

- Your original proof of No Claims Bonus from your previous insurer
- Any other supporting documentation stipulated in the Important Messages box of your quotation
- Payment: Pay by post or by phone – see page 8 for details.

Return all documents to:

Cornmarket Group Financial Services Ltd.,
Christchurch Square, Dublin 8.

How to renew your policy: Existing customer

Check your cover details

Your renewal notice is based on the most recent information supplied by you. If these details have changed (e.g. change of car, change of cover required etc.), please contact us immediately so we can update your details and issue you with a revised renewal notice if necessary. If you have an open driving policy, you can receive an additional discount if you restrict driving to yourself and your partner only. Under this option, your partner must be specifically named.

Now that you have checked your Cover Details and are happy, please proceed to the payment options available to you, on page 8, to complete your renewal.



How to pay for your policy

Pay by renewing online: Existing customer

Log on to **cornmarket.ie** and click on the 'Renew Your Policy' button and follow the easy steps. All you need is:

- A credit/charge/debit card
- Your policy number
- Your renewal pin – which is supplied on your renewal notice.

The online renewal system will only allow complete payments to be processed on or before the renewal date. If your renewal date has passed, or if you experience difficulty using our online facility, please contact the Customer Service Helpline on **(01) 408 4020**.

Pay by post: New & existing customers

Option 1: Direct debit

Premiums will be paid from your bank account over 10 months. You must also send a deposit with your completed direct debit mandate. Charges are detailed on the enclosed direct debit mandate.

Option 2: Cheque/bank draft

This can be made payable to Cornmarket Group Financial Services Ltd. Please send all payments to:
**Cornmarket Group Financial Services Ltd.,
Christchurch Square, Dublin 8.**

Pay by telephone: New & existing customers

Credit/charge/debit card

Your annual premium can be paid in full by credit/charge/debit card. Please call the relevant number to you.
Existing policies: **(01) 408 4020**
or New policies: **(01) 408 4040**

Important points to note

How a pre-accident value is calculated

The maximum payment for any loss or damage to your car caused by an insured peril will be the market value of your car immediately preceding the incident but will not exceed any value declared to us prior to the loss.

Insured's duty to disclose all material facts

Please note specifically, that failure to disclose all material information, or disclosures of false information could result in the policy becoming void, a claim not being paid, claims paid being recovered from you, you becoming liable for additional premiums which we reserve the right to collect and Terms & Conditions of the policy being amended.

Should any of these actions be taken against you, then you will be obliged to disclose them on any future request for cover or quotation. These are considered as the application of terms and this enforced action by us may affect your ability to get insurance cover in the future. Material information is any fact that RSA Insurance Ireland Limited (DAC) would regard as likely to affect the acceptance or assessment of the risk. It is recommended that you keep a record (including copies of letters) of all information supplied for the purpose of this insurance. In addition, by signing the declaration on the Proposal Form, you warrant and represent to us that in respect of any information of any person which you provide to us, you have the authority of that person to disclose such information to us and for all the purposes set out in this form and to give the consents set out above on behalf of each such person.

Policy features & benefits

Please read this document carefully. This doesn't contain the full terms and conditions of cover, but highlights the main features and benefits depending on the applicable Policy Cover, and significant or unusual exclusions that apply to the Policy as a whole. A significant exclusion is something which may affect your decision about whether this policy meets your needs. Full terms and conditions can be found within the Policy Booklet which is available at www.rsagroup.ie

This policy is underwritten by RSA Insurance Ireland DAC (RSA). RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland.

For full details of the features and benefits of our Economy product see pages 11 & 12 and for Deluxe see pages 13 & 14.

For full details about the policy exclusions and conditions see pages 15,16 & 17.

Choose the level of cover and a price that's right for you

Economy

Our low cost option with a lesser range of benefits than our Deluxe option.

Deluxe

Our competitively priced option with an extensive range of benefits.

Economy

Significant features of our Economy Car Insurance Product

Depending on the terms, exceptions and conditions of this policy, the following will apply:

1. Driving options – Named drivers

Allows named drivers (from the age of 17 with full or provisional licences) to be added to the policy. Additional charges may apply.

2. Windscreen cover

If you use the recommended windscreen repairer, up to €400 cover applies for Comprehensive and Third Party Fire and Theft policies. If you do not use the recommended windscreen repairer, the maximum amount payable is €225. No excess applies for windscreen repair or replacement. Approved Windscreen Repairer Autoglass: 1850 887 992

3. Driving of other cars

All policyholders, that hold a current Full Irish, Full UK or Full EU Driving Licence automatically have third party only cover whilst driving other private motor cars. Motorcycles, vans/minibuses/commercial vehicles are excluded and the vehicle must not belong to the policyholder or the policyholders employee and must not be hired to him/her under a hire purchase agreement.

4. Vehicle value & vehicle acceptance criteria

The scheme will accommodate vehicles valued up to €75,000 on Comprehensive

cover and up to €25,000 for Third Party Fire & Theft policies. Commercial vehicles/vans are also excluded.

5. Excess

Standard policy excess is €500 for own damage, Fire and Theft claims. For drivers aged 17 - 24, the excess is €750. In the event of claims arising from vehicle being driven into water, the applicable policy excess is doubled.

6. Provisional licence holders

Comprehensive cover is available.

7. Uncoupled trailer cover

Certain conditions apply. Call our customer helpline on (01) 408 4040 for details.

8. Motor breakdown rescue

A 24-hour accident and breakdown rescue service providing:

- Breakdown, attempted theft and accident assistance
- Driveaway assistance
- Towing
- Message relay service
- Completion of journey or overnight accommodation or a replacement car for up to 48 hours.

The above options are at the discretion of the assistance company MAPFRE Assistencia. Freephone 1800 417 270.

9. Legal expense cover

- Accident loss recovery and personal injury
- Motor Legal Defence
- Motor contract disputes
- Legal advice helpline service
- Counselling helpline service.

Provided by DAS Legal protection
LoCall 1850 670 747.

11. Liability to third parties and legal costs

Damage to third party property is covered up to €30,000,000.

12. Accidental damage

If your policy is comprehensive, cover is provided for loss of or damage to the insured vehicle. The maximum payment for any loss or damage under this Section will be the market value of Your Car immediately preceding the incident but will not exceed any value declared to us prior to the loss.

13. Free Green Card

Valid for driving within the EU for a single trip of up to 60 days. Contact our Helpline in advance of your journey if you require an extension to this Policy Cover.

14. Fire brigade charges

Automatically included up to a maximum of €1,000.

Administered by Cornmarket Group Financial Services Ltd. RSA Broker Car Insurance is underwritten by RSA Insurance Ireland DAC. RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland. The details provided are correct at the time of going to print November 2018. The Insurers reserve the right to amend policy terms and conditions available on renewal date. Underwriting criteria, terms & conditions apply. For full policy terms and conditions, please refer to policy guide/membership certificates. Motor breakdown rescue provided by MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland and MAPFRE WARRANTY is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain, and is regulated by the Central Bank of Ireland for conduct of business rules. Legal Expenses cover provided by DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of Business rules.

Deluxe

Significant features of our Deluxe Car Insurance Product

Depending on the terms, exceptions and conditions of this policy, the following will apply:

1. Driving options – Named drivers

Allows named drivers (from age 17 with full or provisional licences) to be added to the policy. Additional premiums may apply.

2. Driving other cars

All policyholders, that hold a current Full Irish, Full UK or Full EU Driving Licence and purchase Comprehensive cover on their own car also have comprehensive cover whilst driving other private motor cars, up to a limit of €50,000 and the vehicle's engine size does not exceed 2,000cc. Third Party Fire & Theft policies have automatic third party cover for the policyholder whilst driving other private motor cars. Motorcycles, vans/ minibuses/ commercial vehicles are excluded and the vehicle must not belong to the policyholder or the policyholder's employer and must not be hired to him/her under a hire purchase agreement.

3. Windscreen cover

If you use the recommended windscreen repairer, up to €400 cover applies for Comprehensive and Third Party Fire and Theft policies. If you do not use the recommended windscreen repairer the maximum amount payable is €225. Approved Windscreen Repairer Autoglass: 1850 887 992

†Benefit only applies where cover is comprehensive.

4. Cost of car hire†

Temporary replacement car hire of a similar vehicle up to €200 for loss or theft damage claims.

5. Free Green Card

Valid for driving within the EU for a single trip of up to 60 days. Contact our Helpline in advance of your journey if you require an extension to this Policy Cover.

6. No claims bonus protection

Automatic cover for 1 unlimited claim within a 3 year period without affecting your No Claims Bonus at renewal. If you have No Claims Bonus Protection and have a claim that would otherwise have affected your earned No Claims Discount (NCD) years, your earned NCD years entitlement will be maintained but not advanced. No penalty on your No Claims Bonus for fire/theft or up to two windscreen claims.

7. Step back no claims bonus

Automatically included which means that in the event that you claim you will not lose your full No Claims Bonus. Instead, your no claims bonus will be stepped back by 3 years per claim.

8. Provisional licence holders

Comprehensive or Third Party Fire & Theft cover available. Terms & conditions apply.

9. Excess

There is no policy excess for windscreen claims. The standard policy excess is

€300 for own damage. For drivers aged 17 -24, the excess is €550. In the event of claims arising from vehicle being driven into water, the applicable policy excess is doubled.

10. Personal compensation

€25,000 benefit for death/injuries sustained by the driver (policy holder and/or partner) of the insured car (Comprehensive policies only). Certain limits apply.

11. Medical expenses cover†

€100 per person, up to a limit of €1,000 in a policy period.

12. Personal belongings

Cover for clothing, school equipment & personal effects up to €500 if stolen from the locked boot of the car. Cover does not apply for the first €50 of each and every claim. Terms and conditions apply.

13. New car concession†

Replacement car is provided if insured vehicle is destroyed or lost within 12 months of its purchase as new by the insured.

14. Fire brigade charges

Automatically included up to a maximum of €1,000.

15. Motor Breakdown Rescue

A 24-hour accident and breakdown service providing:

- Breakdown, attempted theft and accident assistance
- Driveaway assistance

- Towing
- Message relay service
- Completion of journey or overnight accommodation or a replacement car for up to 48 hours.

The above options are at the discretion of the assistance company. Cover provided by Mapfre Asistencia. Freephone 1800 417 270

16. Legal expense cover

- Accident loss recovery and personal injury
- Motor Legal Defence
- Motor Contract Disputes
- Legal Advice Helpline Service
- Counselling Helpline Service Cover provided by DAS Legal protection.

LoCall 1850 670 747

17. Replacement child seats

Replacement child seats for loss or damage claims as a result of an accident.

18. Liability to third parties and legal costs

Damage to third party property is covered up to €30,000,000.

19. Accidental damage

If your policy is comprehensive, cover is provided for loss of or damage to the insured vehicle. The maximum payment for any loss or damage under this Section will be the market value of Your Car immediately preceding the incident but will not exceed any value declared to us prior to the loss.

†Benefit only applies where cover is comprehensive. Administered by Cornmarket Group Financial Services Ltd. RSA Broker Car Insurance is underwritten by RSA Insurance Ireland DAC. RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland. The details provided are correct at the time of going to print November 2018. The Insurers reserve the right to amend policy terms and conditions available on renewal date. Underwriting criteria, terms & conditions apply. For full policy terms and conditions, please refer to policy guide/membership certificates. Motor breakdown rescue provided by MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland and MAPFRE WARRANTY is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain, and is regulated by the Central Bank of Ireland for conduct of business rules. Legal Expenses cover provided by DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of Business rules.

Policy exclusions & conditions relating to Economy & Deluxe Products

Policy exclusions

There are some instances where cover will be restricted or excluded. This may influence your decision about whether this policy meets your needs. This list is not exhaustive. For full details please refer to the policy booklets as other exclusions or restrictions may apply which you may deem more relevant to you and your circumstances.

RSA does not insure the following:

- Loss of use of Your Car
- Depreciation or wear and tear
- Mechanical, electrical, electronic or computer failures or breakdowns or breakages
- Damage caused to tyres by the application of brakes or by road punctures
- Any loss or damage in respect of Satellite Navigation equipment or games consoles unless accepted by RSA
- Replacement of Locks of Your Car following loss of, damage to, or theft of keys which occurs without the theft of Your Car other than as set out in paragraph (b) of section 2 of the policy.
- Theft and/or unauthorised taking of Your Car by any member of your family
- Theft or attempted theft occurring while Your Car is unlocked or the keys were in the ignition or stored in the vehicle or the keys are left unattended in view in a place that the public can access
- The Policy Excess in relation to Accidental Damage claims
- Any loss of or damage caused to the insured vehicle arising out of, or caused by, the use of incorrect or inappropriately treated fuel
- The first €1,000 of any claim in relation to any loss as a result of deception or any fraudulent action by a purported purchaser or his or her agent
- Any costs, or associated costs, of importing parts or accessories, or car glass, from outside the European Union
- Loss of, or damage to, radio telephones or their component parts
- Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speed.

Policy conditions

The following is a brief summary of the conditions which apply to the whole policy. For full details please refer to the policy booklet:

Accidents: this condition sets out your obligations in relation to notification of a claim, such as, the requirement to notify the Gardai in the event of theft or malicious damage, what to do when legal documentation and / or correspondence is served on you and not to dispose of damaged items until RSA have had the opportunity to inspect them.

Claims procedure: this outlines your obligations throughout the claims process, for example, you must give RSA whatever information or assistance is reasonably requested, you must forward on all communications from other parties immediately, you must not make any admission or promise of payment under this Policy and if requested you must complete and return an Accident Report or Claim Form without delay.

Other insurances: this outlines how RSA may deal with a claim that is covered under this policy but is also covered under another policy.

Care of the vehicle: you must take all reasonable steps to safeguard Your Car from loss or damage. You must maintain Your Car in an efficient and roadworthy condition, including but not limited to, ensuring that it has sufficient lubricant and oil to operate as prescribed by the

manufacturer. RSA has free access at all times to examine Your Car.

Cancellation of your policy and mid-term alterations cancellation: details how you, or RSA, may cancel the Policy and how any return of premium due to you, if any, will be calculated.

Mid term alteration: this condition outlines your obligations to notify RSA of any material alteration in your risk and how this change may affect you and your cover. It also sets out the premium amount which RSA will collect or refund to you following such alteration. If the mid-term alteration is the permanent deletion (without replacement or substitution) of a vehicle from the Policy RSA shall, in the calculation of any return premium, deduct an amount in respect of fixed expenses.

Your duty: you or anyone acting on your behalf must not act in any fraudulent way. RSA may provide details of any such fraud to the appropriate authorities and this may result in prosecution.

- a) **Material information:** the information supplied by you or on your behalf is the basis of this contract of Insurance. All information must be true. Cover may not operate if any Material Information has been withheld or is inaccurate or misleading.
- b) **Fraudulent claims:** if any claim made by you or anyone acting on your behalf is in any way false,

exaggerated or fraudulent, any benefit or protection and all rights under this Policy will be forfeited.

Laws relating to compulsory insurance:

this condition outlines that if RSA is obliged by the law of another country to make a payment under this Policy for which RSA would not otherwise be liable under this Policy you will repay any amount paid.

Disclosure of convictions, offences or penalty points:

this condition sets out your obligation under the Policy should you or any other driver be convicted of any Criminal offence or any offence under the Road Traffic Acts or has had a fixed penalty imposed.

Cooling off period: you have the right to withdraw from this Policy provided:

- a) there has been no claim made within 14 days of the starting date of cover or the date on which you received the full terms and conditions of the Policy whichever is later.
- b) the Certificate and Disc of Insurance issued has been returned to and received by RSA.

If you choose to exercise this right it will mean that no Policy was ever in place and RSA will refund any premium paid. No claim may be made at a later date.

Drink or drugs: RSA will not be liable under this Policy except so far as is required by law, if as a result of any

incident giving rise to a claim the person driving is convicted of or has a fixed penalty imposed for any offence involving driving under the influence of alcohol or drugs. Where any payment has been made prior to the conviction or imposition of a penalty for such offence, RSA reserves the right to recover any payment.

Judgement in a foreign court: RSA will not be liable for any proceedings or judgements made in any court outside the Republic of Ireland unless successful judgement is obtained in the court of a foreign country to which RSA has agreed to extend cover.

Settlement: replacement at the insurer's option: where the Insured Vehicle is lost or in RSA's opinion is damaged beyond economical repair RSA may at its option arrange or authorise either:

- (i) repair of the Insured Vehicle.
- or
- (ii) replacement of the Insured Vehicle with a similar vehicle of the same manufacture, and substantially the same model, and year of manufacture. In such event the Insurer shall become entitled to possession and ownership of the Insured Vehicle.
- or
- (iii) make a payment of the amount calculated in respect of the Insurer's liability for the loss or damage.

RSA Broker Motor Insurance Limited Data Protection Notice

RSA Broker Motor Insurance Limited are committed to ensuring that your data is protected. To keep you informed, RSA have created this notice which will explain how RSA use the information RSA collect about you and how you can exercise your data protection rights.

1. Who are RSA?

RSA Broker Motor Insurance Limited is part of the RSA Insurance Group. All policies are underwritten by RSA Insurance Ireland DAC. RSA Insurance Ireland DAC (RSA) provide commercial and personal insurance products and services. This notice provides details as to how both RSA Broker Motor Insurance and RSA Insurance Ireland DAC will handle your data.

2. Why do RSA collect and use your personal information?

RSA will use your personal information for the provision of insurance services such as providing a quotation, underwriting a policy and handling claims under an insurance contract. RSA will also use your data for other related matters such as complaint handling, prevention or detection of fraud, reinsurance and statistical analyses.

When looking for a quote for a product from RSA, you will need to provide RSA with information relating to what you wish to be covered by the insurance (e.g. car make and model, your home, etc.). When buying certain products, RSA will on occasion need to collect special categories of data (e.g. medical history

for motor insurance) and convictions history (e.g. driving offences).

RSA will need to process your payment information (e.g. direct debit, credit and debit card information, etc.) in order to provide your cover. To service your policy, RSA may communicate with you via Cornmarket, if applicable, and via their website, emails, telephone calls or post. Calls may be recorded for training and verification purposes.

If you need to claim against your insurance policy, RSA normally need to collect information that evidences what happened in the incident. If other people are involved in the incident, RSA may also need to collect additional information related to them (including children) which can include special categories of data (e.g. injury and medical data, etc.).

In submitting an application to RSA, you may provide RSA with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity. Please also ensure that anyone else who is insured under your policy has agreed to provide their

personal information to RSA.

Data protection laws require RSA to meet certain conditions before they are allowed to use your personal information in the manner described in this Notice.

RSA take their responsibilities under data protection laws very seriously, including meeting these conditions.

In order to provide you with this detail RSA have prepared the following which describes the purpose to which RSA are using your data and the legal basis for doing so.

Purpose	Legal Basis
To provide you with a quote for an insurance product and to provide you with insurance cover if you decide to purchase a product.	Processing is necessary for the performance of a contract or in order to take steps at your request prior to entering into a contract
To assess the information you have provided and make a decision as to whether RSA can provide you with cover and at what price	Processing is necessary for the performance of a contract or in order to take steps at your request prior to entering into a contract;
To verify your identity and to verify the accuracy of the information RSA receive.	Processing is necessary for the performance of a contract or in order to take steps at your request prior to entering into a contract; To comply with legal obligations (e.g. money laundering requirements)
To administer your insurance contract and make any changes during its term, answer queries, provide updates and process a cancellation.	Processing is necessary for the performance of a contract
To make and receive any payments whether in relation to your policy or a claim.	Processing is necessary for the performance of a contract
To manage and investigate any claims made by you or another person under your policy of insurance.	Processing is necessary for the performance of a contract
To detect and prevent fraud, money laundering and other offences. To assist An Garda Síochána or any other authorised body with investigations	Processing is necessary for the purposes of our legitimate interests. This interest is to investigate and prevent potential fraudulent and other illegal activity.
To manage and investigate any complaints	Processing is necessary for the performance of a contract or in order to take steps at your request prior to entering into a contract; Processing is necessary to comply with legal obligations
For reinsurance purposes	Processing is necessary for the performance of a contract
To comply with laws and regulations	Processing is necessary to comply with legal obligations
For statistical analyses	Processing is necessary for the purposes of our legitimate interests. This interest is to improve our processes, products and services.
To make back-ups of your data in case of emergencies and for disaster recovery purposes	Processing is necessary to comply with legal obligations

3. How else do RSA collect information about you?

Where possible, RSA will collect your personal information directly from you. However, on occasion RSA may receive information about you from other people or companies. For example:

- It was given to RSA by someone who is applying for an insurance product on your behalf (e.g. insurance brokers).
- It was supplied to RSA when you have purchased an insurance product or service that is provided by RSA in partnership with other companies.
- It was lawfully collected from other sources (e.g. the Integrated Information Data System ('IIDS')) to validate information you have submitted to RSA such as driver number and penalty points.
- Vehicle history check suppliers/databases.
- Through credit checks.
- Through a database to determine address based risk factors (known as geocoding)
- Searches of publicly available information (e.g. online).
- The Insurance Link Anti-Fraud register (for more information see www.inslink.ie) and other insurers.
- Other fraud prevention databases available in the insurance industry.

4. Will RSA share your personal information with anyone else?

RSA may share your details with a number of external parties in order to administer your policy, handle claims and to prevent and detect fraud. For example:

- Your Intermediary & anyone authorised by you to act on your behalf.

- RSA's Third Party Service Providers such as technology suppliers, hosting/storage providers, payment providers and document providers.
- With other companies within the RSA Insurance Group.
- The Insurance Link Anti-Fraud register (for more info see www.inslink.ie) and other insurance companies.
- Loss Adjusters, claims investigators, repairers, medical practitioners, solicitors and other firms as part of the claims handling process.
- Surveyors.
- Private Investigators when RSA need to further investigate certain claims.
- Other fraud prevention databases available in the insurance industry.
- With prospective sellers or buyers in the event that RSA decide to sell or buy any business or assets.
- Their reinsurers.

RSA may also share your personal information as a result of their legal and regulatory obligations. This can include with An Garda Síochána, other official agencies and on foot of a Court Order or Subpoena.

In order to provide you with the insurance policy, RSA may share your information with their service providers and on occasions, some of your personal information may be sent to other parties outside of the European Economic Area (EEA). RSA would only do this in compliance with the appropriate legal and technical safeguards such as the standard data 39 protection clauses adopted by the European Commission, Binding Corporate Rules or as a result of an adequacy decision of the European Commission

5. Which decisions made about you will be automated?

Before RSA can sell you an insurance product or service, RSA may conduct the following activities, which involve automated (computer based) decision-making:

- Pricing and Underwriting – the process calculates the insurance risks based on the information that you have supplied. This will be used to determine if RSA can provide you with a policy and to calculate the premium you will have to pay.

The results of these automated decision-making processes will limit the products and services RSA may be able to provide you. If you do not agree with the result, you have the right to request human intervention to allow you to express your point of view and contest the decision.

6. For how long will RSA keep your information?

Information submitted for a quotation may be retained by RSA for a period of up to 15 months from the date of the quotation. All information in respect of a policy (to include claims on the policy) will be held for 8 years after the ending of the client/insurer relationship to ensure RSA meet their regulatory obligations. RSA will retain call recordings for 8 years from the date of the call.

There are certain policies where RSA need to keep data for longer than the normal periods where RSA may receive claims where the claimant was not aware of the injuries until a long time after it was caused.

7. What should you do if your

information is incorrect?

If you think that the information RSA hold about you is incorrect or incomplete, please contact Cornmarket or contact RSA and it will be rectified for you.

8. What are your rights over the information that is held by RSA?

RSA understand your information is important to you, therefore you may request RSA to undertake any of the following actions:

1. Provide you with a copy of the personal information RSA hold about you, in a commonly used electronic format (or hard copy if you wish).
2. Request your personal information to be deleted where you believe it is no longer required. Please note however, this request will not be valid while you are still insured with RSA and where RSA are subject to legal or regulatory obligations.
3. Request that RSA supply a copy of the personal information you have supplied to RSA, to another company. RSA would provide the information in a commonly used electronic format.
4. Request that RSA restrict the use of your information by RSA.
5. Object to the processing of your data.

If you would like to request any of the above, please email RSA a request to ie_dataprotection@ie.rsagroup.com or write to RSA at the address contained in Section 10. To ensure that RSA do not disclose your personal information to a party who is not entitled to it, when you are making the request please provide RSA with:

- Your name;
- Address(es);

- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification and proof of address.

All requests are free of charge although RSA reserve the right to charge an administrative fee for subsequent requests (such as when the request is part of a series of repeated requests over a short period of time). RSA endeavour to respond within one month from receipt of the request. If RSA do not meet this time frame, RSA will explain why this was in their response.

Please note that simply submitting a request does not mean RSA will be able to fulfil it – RSA are often bound by legal and legislative law which can prevent RSA fulfilling some requests in their entirety, but when this is the case RSA will explain this to you in their response.

Requests to restrict the use of your information or to object to the processing of your data may lead to RSA being unable to continue to service your policy and therefore lead to cancellation of your policy.

9. Changes to RSA's Data Protection Notice.

This notice will be updated from time to time so please check it each time you submit personal information to RSA or renew your insurance policy.

10. How do you ask a question about this Data Protection Notice?

If you have any questions or comments about this privacy notice please contact:

The Data Protection Officer, RSA Insurance Ireland DAC, Dundrum Town Centre, Sandycroft Road, Dundrum, Dublin 16, D16 FC92

You may also email RSA at ie_dataprotection@ie.rsagroup.com

11. How can you lodge a complaint?

If you wish to raise a complaint on how RSA have handled your personal information, please send an email to ie_dataprotection@ie.rsagroup.com or write to RSA using the address provided in Section 10. Their Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. RSA aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with their response you can lodge a complaint to the Office of the Data Protection Commissioner, Canal House, Station Road, Portlaoine, Co Laois, R32 AP23.

Data Protection Notice valid from 01 July 2018

Existing Policies: Call us on **(01) 408 4020**

New Policies: Call us on **(01) 408 4040**

or visit **cornmarket.ie**

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