

DATA PROTECTION NOTICE

Policies issued from 29.03.2019



This Data Protection Notice contains the information You need in order to understand how Your personal data is used by the Insurer and Intermediaries. If you would like more detailed information, please refer to www.archcapgroup.com or contact us using the details in Section 11 below.

In this Data Protection Notice:

Insurer refers to Arch Insurance (EU) dac.

Intermediaries refers to XS Direct Broker Insurance Limited and its agents, who arrange insurance cover, as well as offer advice and handle claims.

You/Your refers to the policyholder or any other person insured or potentially insured by the contract or potential contract. It is the responsibility of the person seeking the quotation or arranging the insurance to convey the information in this Data Protection Notice to any other such person.

In order to manage our business and provide our services to customers, the Insurer and Intermediaries (**we, us, our**) collect a certain amount of personal data. "Personal data" means data relating to a living individual who is or can be identified either from the data or from the data in conjunction with other information.

This Data Protection Notice sets out the basis on which we gather, use, disclose and process any personal data we collect from You, or that You provide to us. We will use Your personal data only for the purposes and in the manner set forth below which describes the steps we take to ensure our processing of Your personal data is in compliance with the General Data Protection Regulation ((EU) 2016/679) (the **GDPR**) and any implementing legislation.

Please read the following carefully to understand our use of Your personal data.

Your Right to Object – Please note that You have a right to object to the processing of Your personal data where that processing is carried out for our legitimate interests.

1. What Personal Data we May Collect about You?

In order to provide insurance quotes, insurance policies and deal with any claims or complaints, the Insurer and Intermediaries need to collect and process personal data about You. If You do not provide the information we need, we may not be able to offer You a quote or provide our services to You. The types of personal data that are processed may include:

Category	Types of Data Collected
Individual details	Name, address, gender, marital status, date of birth, nationality, marketing preferences, bank account details or payment card details, vehicle details, relevant criminal convictions, penalty points, employer, job title and family details, including their relationship to You.

Identification details	Identification numbers issued by government bodies or agencies, including Your driving license number.
Credit and anti-fraud data	Credit and anti-fraud data such as credit history, credit score, sanctions and criminal offences, and information from various relevant anti-fraud databases.
Special categories of personal data	Certain categories of personal data which have additional protection under EU data protection law. These categories are health and criminal convictions.
Claims information	Information about previous and current claims, (including other unrelated insurances), which may include data relating to Your health (e.g., injuries and relevant pre-existing conditions), relevant criminal convictions, or other special categories of personal data mentioned above.
Risk details	Information about You which we need to collect in order to assess the risk to be insured and provide a quote. This may include data relating to Your health, relevant criminal convictions, or other special categories of personal data.

2. The Purposes of, and Legal Basis for, Processing Your Personal Data

We hold, disclose and process Your personal data in order to provide you with insurance cover in accordance with our contract and to take steps at Your request prior to entering into a contract. This includes using Your personal data for:

- Quotation and Inception;
- Policy Administration;
- Claims Processing; and
- Renewals

We may use your data where:

- a) it is necessary to comply with our legal and regulatory obligations (for example, complying with reporting obligations to the Central Bank of Ireland or other applicable regulatory authorities);
- b) it is necessary to support our legitimate interests in managing our business, including in connection with (i) the administration of the policy, (ii) improving our insurance products and services, (iii) prevention and detection of crime, (iv) statistical analysis, (v) transferring business, company sales and reorganisations; and (vi) obtaining reinsurance (including when reinsurers are deciding whether to provide us with reinsurance cover, assessing and dealing with reinsurance claims and meeting their legal obligations); provided in each case that such interests are not overridden by Your interests and rights;
- c) You have consented to processing your data in such a way. You may withdraw your consent to such processing at any time.

3. Criminal Convictions

We may hold, use, disclose and process personal data relating to relevant criminal conviction and offences for the following purposes: (i) in order to underwrite risk appropriately, calculate a quote or policy renewal and risk assess any person who will be driving the insured vehicle (e.g., a risk assessment), (ii) for fraud detection or prevention or (iii) where required for claims handling. We will only carry out such processing where it is authorized by European Union (EU) or Member State law.

4. Special Categories of Personal Data

Special categories of personal data include data about health. We hold, use, disclose and process special categories of personal data where:

- You have given us Your explicit consent;
- the processing is necessary to protect Your, or another person's vital interest;
- Your personal data has been made widely publicly available by You;
- the processing is necessary for the establishment, exercise or defence of legal claims; or
- necessary for reasons of substantial public interest on the basis of law.

5. Who We Share Your Information with

In order to provide our services and to comply with legal obligations imposed on us, it may be necessary from time to time for us to disclose Your personal data to third parties, including without limitation to the following:

- with the Insurer's group, and our agents and third parties who provide services to us, Your Intermediary and other insurers (either directly or via those acting for the insurers) to help us administer our products and services;
- regulatory and law enforcement bodies, including an An Garda Síochána, where we are required to do so;
- legal, financial, medical and other professional advisors;
- with databases for the purposes of preventing fraud eg. Insurance Link;
- with the Insurer's affiliates assisting with the operations of the Insurer; and
- with the Insurer's reinsurers, who provide reinsurance services to the Insurer. Reinsurers will use Your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. Reinsurers 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.

Please see www.archcapgroup.com for more detailed information on processing by Arch Insurance (EU) dac, Arch Insurance (EU) dac reinsurers and other parts of the Arch Insurance group.

6. Transfer of Personal Data outside the EEA

The personal data we collect from You may be transferred to, and stored at a destination outside of the European Economic Area (EEA) for purposes described above. Those countries may not provide an adequate level of protection in relation to processing Your personal data. Your personal data may be disclosed, for example, to members of the Insurer group outside of the EEA, including in particular Switzerland, Bermuda and the U.S.

However, to ensure that Your personal data does receive an adequate level of protection we have put in place the following appropriate safeguards in place to protect the privacy and integrity of such personal data:

- **Model Clauses:** standard clauses in our contracts with our above listed third parties to ensure that any personal data leaving the EEA will be transferred in compliance with EU data-protection law. Copies of our current Model Clauses are available on request by using the Insurers' contact details listed in Section 11; and
- **EU/Swiss-U.S. Privacy Shield:** an agreement between the EU and the Governments of Switzerland and the US concerning the treatment of data concerning EU citizens. Some of our third parties are certified under the EU/Swiss-U.S. Privacy Shield.

7. How Long we Keep Your Personal Data

We are required to ensure that Your personal data, as a policyholder, is accurate and maintained in a secure environment for a period of time no longer than necessary for the purposes for which we are processing Your personal data.

Information submitted for a quotation where you did not purchase our product may be retained by us for a period of up to 15 months from the date of the quotation. Where You purchase our insurance product, information will be held for the duration of Your insurance cover and a period of at least 7 years after the end of our relationship. We keep information after our relationship ends in order to comply with applicable laws and regulations and for use in connection with any legal claims.

8. Automated Decision Making

You have a right not to be subjected to decisions based on automated processing, including profiling, which produce legal effects concerning You or similarly significantly affects You. However in certain circumstances we are entitled to make decisions based only solely automated decision-making and profiling. These cases are restricted to situations where the decision is necessary for entering into a contract, or for performing that contract (i.e., Your policy of insurance or quote), where it is authorised by law or where You have provided Your explicit consent. Where we base a decision on solely automated decision-making You will always be entitled to have a person review the decision so that You can contest it and put Your point of view and circumstances forward.

9. Your Data Rights

You have several rights in relation to Your personal data. You have a right to:

- access a copy of Your personal data held by us;
- request rectification of Your personal data if it is inaccurate or incomplete;
- request erasure of Your personal data in certain circumstances;
- restrict our use of Your personal data in certain circumstances;
- move (or port) personal data which You have given us to process on the basis of Your consent or for automated processing;

- object to the processing of Your data where our legal basis for processing it is our legitimate interests. In such a case we must stop processing Your data unless we can demonstrate compelling legitimate interests which override Your interests and You have a right to request information on the balancing test we use; and
- not to be subject to a decision based on automated processing, including profiling which has legal or similar significant affects.

However, these rights may not be exercised in certain circumstances, such as when the processing of Your data is necessary to comply with a legal obligation or for the exercise or defence of legal claims. If You wish to exercise any of Your rights in this regard please contact us using the details in Section 11. We will respond to Your request in writing, or orally if requested, as soon as practicable and in any event not more than within one month after receipt of Your request. In exceptional cases, we may extend this period by two months, and if we do this we will tell you why. We will request proof of identification to verify Your request.

10. Consequences of Failure to Provide Information

If the Insurer or the Intermediaries cannot collect information requested from You, it will make it difficult, impossible, or unlawful for us to give You advice on, provide You with, and administer our insurance products.

If the Insurer or the Intermediaries ask for information and You do not wish to give it to us, or if You wish to withdraw consent to the use of Your personal data, the Insurer or the Intermediaries will explain the consequences based on the specific information concerned including whether it is a legal or contractual requirement that we use such data. If You have any queries in respect of the consequences of not providing information or withdrawing Your consent, please contact the Insurer and Intermediaries using the details in Section 11.

11. Further Information

If You require any further information about how we use Your data or if You want to exercise any of Your rights under this Data Protection Notice, please contact the Insurer and Intermediaries as listed below:

Insurer	Intermediaries
Data Protection Officer Arch Capital Services Inc. 360 Hamilton Avenue, Suite 600 White Plains, NY 10601-1844 USA Tel: +1-914-872-3600 Email: ArchDPO@archcapservices.com Arch Insurance (EU) dac 2nd Floor Block 3 the Oval 160 Shelbourne Road	Data Protection Officer XS Direct Insurance Brokers Limited 1 Merrion Place Dublin 2 E-mail: compliance@xsdirect.com Telephone: +353 1 6853653

Ballsbridge Dublin 4 Arch Insurance (EU) dac is regulated by the Central Bank of Ireland.	
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The Insurer and the Intermediaries encourage You to review this Data Protection Notice and explore the website below where additional information about the processing of Your personal data may be found:

- www.archcapgroup.com

If You wish to receive a copy of website information of the Insurer and/or the Intermediaries by post, please contact the Insurer and Intermediaries as listed above.

12. Your Right to Complain to the ODPC

If You are not satisfied with our use of Your data or our response to any request by You to exercise any of Your rights in Section 9, You have the right to lodge a complaint with the Office of The Data Protection Commissioner. Please see the below contact details:

Data Protection Commissioner
Canal House
Station Road
Portarlinton
County Laois
R32 AP23

Phone: +353 (0)761 104 800.
E-Mail: info@dataprotection.ie
Website: www.dataprotection.ie

13. Important Information about This Data Protection Notice

Each Insurer and Intermediary providing this Data Protection Notice to You is a separate legal entity and separate data controller in respect of Your personal data.