



Company Information

Sertus, Sertus Insurance and Sertus Underwriting are all registered business names of Sertus Underwriting Limited, Our postal address is: Sertus Underwriting, P.O. Box 1288, Dublin 17. Phone (091) 762 727; Fax (091) 762 724; Email info@sertus.rsagroup.com.

Sertus Underwriting Limited is a private company limited by shares registered in Ireland under number 373353 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16, D16 FC92. Telephone number (01) 2901 000. Registered for VAT IE 639353J.

Sertus is authorised as a Multi-Agency Intermediary under Section 10 of the Investment Intermediaries Act, 1995(as amended). Sertus Underwriting Limited Trading as Sertus Insurance is regulated by the Central Bank of Ireland. Sertus is subject to the Central Bank of Ireland Consumer Protection Code and Minimum Competency Code which offer protection to consumers. These codes are available on Central Bank's website www.centralbank.ie.

Sertus is part of the RSA Insurance Group plc. We provide products on a limited analysis of the market basis. This means that we only supply products and services for providers with which we have an appointment. All Sertus insurance policies are underwritten by RSA Insurance Ireland Designated Activity Company (DAC). We receive commission and other payments from providers to whom orders are transmitted. Details of our remuneration are available on request.

Communication

Sertus will communicate directly with your appointed Insurance Intermediary on all matters, but at its choosing, depending upon the matter under consideration, may decide to communicate directly with you on what it deems to be non-complex and simple matters.

Description of Services provided

Sertus processes business on behalf of RSA Insurance Ireland DAC. Processing business means acting on behalf of and in the interests of RSA Insurance Ireland DAC.

Conflict of Interest

It is our policy to avoid conflicts of interest when providing business services. However where an unavoidable conflict may arise we shall advise you or your Insurance Intermediary in writing.

Charges

If your policy is cancelled or altered in any way, Sertus will not charge or refund any premium which is less than €25 (plus the applicable Government Levy). Sertus will only refund premium where no claim has arisen, been notified and no claims are being dealt with during the current period of insurance and where all the documents needed to carry out the alteration or cancellation have been received by Sertus. Sertus may charge an administration fee of €12.70 per transaction.

Quotation Period

Quotes are valid for a period of 30 days from the date it was provided.

Cooling-off Period

Policyholders who are consumers for the purposes of the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 have the right to cancel their policy as set out in these regulations. As a consumer you have the right to withdraw from any Sertus product within 14 days of (a) the day when the contract was entered into or (b) the day on which you the consumer is given the contractual terms and conditions of the policy, whichever is the later. The right of withdrawal may be exercised by providing notice in writing to your Insurance Intermediary. Prior to exercising your withdrawal rights, you must return the Certificate of Motor Insurance and the Insurance Disc to your Insurance Intermediary. In this situation Sertus shall refund all money paid, provided there has been no claim made, although Sertus reserve the right to impose a charge in respect of services supplied. If you choose to exercise withdrawal rights, it will mean that no Policy was ever in place and no claim or claims can be made at a later date.

Default Procedure

In the event of default by you, the consumer, (premium payment or non-disclosure of facts), we reserve the right, with notice to you, to withdraw insurance, to alter the terms of the cover provided (including premium charged) or to cancel the policy immediately. In respect of claims, the claim may not be paid.

Period of Insurance

Subject to cancellation, the period of insurance in respect of any policy held with Sertus will be the period specified in the Policy Schedule and / or Certificate of Motor Insurance and Insurance Disc.

Cancellation

You the consumer can cancel your policy at any time by writing to your Insurance Intermediary. The policy will be cancelled on the date, we, or your Insurance Intermediary, receive your cancellation instructions and the relevant Certificate of Motor Insurance and Insurance Disc. Provided that no incident, giving rise to a claim has occurred in the current period of insurance, a return of premium may be due, less an amount in respect of fixed expenses, in respect of the unexpired period of insurance. Please refer to your policy wording for further details regarding your and our rights relating to the cancellation of a policy.

Complaints Procedure

We are committed to providing our customers with a high standard of service at all times. If you have a complaint in connection with company service, the details of your policy, perceived conflict of interest or treatment of a claim please contact your Insurance Broker or our Sertus Customer Services Team at:

Sertus Insurance, P.O. Box 12888, Dublin 17. Phone (091) 762 727; Fax (091) 762 724.

If your complaint is not resolved to your satisfaction you may contact the:

Customer Complaints Manager, RSA Insurance Ireland DAC, RSA House, Dundrum Town Centre, Sandyford Road, Dublin 16.

Telephone no 1890 290 100 – Outside Ireland Telephone No. +353 1 290 1000

Email: complaints@ie.rsagroup.com

In the event of your complaint still not being resolved to your satisfaction you may contact **The Insurance Information Service, Insurance Ireland, Insurance Centre, 5 Harbourmaster Place, IFSC, Dublin 1, D01 E7E8. Telephone (01) 676 1820** or the **Financial Services and Pensions Ombudsman (FSPO), 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Telephone +353 567 7000. Email: info@fspo.ie.**

You may only appeal a Financial Services Ombudsman's Bureau finding to the High Court. We will not bear the cost of any appeal you bring.

Compensation Scheme

Sertus is a member of the Investor Compensation Company Limited (ICCL) Scheme. The maximum level of compensation payable is €20,000 or 90% of the net loss as certified by the Administrator. In addition to the compensation available under the Investor compensation Act 1998, Sertus also avails of Professional Indemnity insurance cover.

Governing Law and Language

The laws of Ireland form the basis for establishing relations between you and Sertus and the Irish Courts have jurisdiction to hear any disputes that may arise. All contracts, terms, conditions and communications relating to any policies you may enter into with Sertus shall be in English.

Sertus Data Protection Notice

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

1. Who are we?

Sertus Underwriting 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 Sertus and RSA will handle your data.

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

We 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. We 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 us, you will need to provide us 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, we will on occasion need to collect special categories of data (e.g. medical history for motor insurance) and convictions history (e.g. driving offences).

We 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, we may communicate with you via your intermediary, if applicable, and via our website, emails, telephone calls or post. Calls may be recorded for training and verification purposes.

If you need to claim against your insurance policy, we normally need to collect information that evidences what happened in the incident. If other people are involved in the incident, we 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 us, you may provide us 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 us.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Notice. We take our responsibilities under data protection laws very seriously, including meeting these conditions.

In order to provide you with this detail we have prepared the following which describes the purpose to which we 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 we 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 we 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 we collect information about you?

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

- It was given to us by someone who is applying for an insurance product on your behalf (e.g. insurance brokers).
- It was supplied to us when you have purchased an insurance product or service that is provided by us 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 us 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 we share your personal information with anyone else?

We 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.
- Our 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 we need to further investigate certain claims.
- Other fraud prevention databases available in the insurance industry.
- With prospective sellers or buyers in the event that we decide to sell or buy any business or assets.
- Our reinsurers.

We may also share your personal information as a result of our 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, we may share your information with our service providers and on occasions, some of your personal information may be sent to other parties outside of the European Economic Area (EEA). We would only do this in compliance with the appropriate legal and technical safeguards such as the standard data 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 we can sell you an insurance product or service, we 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 we 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 we 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 we keep your information?

Information submitted for a quotation may be retained by us 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 we meet our regulatory obligations. We will retain call recordings for 8 years from the date of the call.

There are certain policies where we need to keep data for longer than the normal periods where we 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 we hold about you is incorrect or incomplete, please contact your intermediary or contact us and we will be happy to rectify it for you.

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

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

- 1 Provide you with a copy of the personal information we 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 us and where we are subject to legal or regulatory obligations.
- 3 Request that we supply a copy of the personal information you have supplied to us, to another company. We would provide the information in a commonly used electronic format.
- 4 Request that we restrict the use of your information by us.
- 5 Object to the processing of your data.

If you would like to request any of the above, please email us a request to ie_dataprotection@ie.rsagroup.com or write to us at the address contained in Section 10. To ensure that we do not disclose your personal information to a party who is not entitled to it, when you are making the request please provide us 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 we 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). We endeavour to respond within one month from receipt of the request. If we do not meet this time frame, we will explain why this was in our response.

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

This notice will be updated from time to time so please check it each time you submit personal information to us 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, Sandyford Road, Dundrum, Dublin 16, D16 FC92

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

11. How can you lodge a complaint?

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

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

Effective Date: 25 May 2018.
