

Data Protection

MCL Insurance Services Ltd t/as 25Plus.ie is committed to protecting your privacy. Please read our Data Protection & Privacy Policy below so that you understand how MCL insurance Services may process and protect personal information that we may obtain about you ("Customer Data"), the circumstances in which we may disclose it to anyone, the choices you have regarding our use of the information and your ability to correct the information. If you would like to remove your email address from our mailing lists, you can do so by visiting <http://www.25plus.ie/unsubscribe.aspx>. If you have any comments, queries or suggestions about our Data Protection & Privacy Policy or the level of security practices of MCL Insurance Services Ltd or you wish to change, modify, update or remove your Customer Data, contact us by email at compliance@25Plus.ie or via postal mail by writing to the **Compliance Officer, 25Plus.ie, 66 Railway Road, Coleraine, BT52 1PG**

Collection and Use of Customer Data

MCL Insurance Services Ltd uses your Customer Data for the provision and administration of insurance products and related services. Examples of the actual or possible uses of your Customer Data are: processing your insurance application, processing claims, statistical analysis, underwriting purposes, fraud prevention, market research, risk management and provision of advice.

Your Customer Data may also be used by MCL Insurance Services Ltd to provide you with information about products and services from us or other products and services which are arranged for you by us with other companies within the MCL Insurance Services Ltd or with a third party. We operate a strict opt-out policy, such that all direct marketing material contains the option to opt-out of future direct marketing. Furthermore, you may opt-out at any time by writing to the Compliance Officer at the address above.

You may be required to provide MCL Insurance Services Ltd with sensitive personal data e.g. information relating to your physical or mental health or the commission or alleged commission of or prosecution for an offence ("Sensitive Data"). MCL Insurance Services Ltd is committed to protecting the privacy of Sensitive Data and will only use Sensitive Data in a manner consistent with this Data Protection & Privacy Policy.

This processing of information applies to both our online and off line work practices.

As you browse this website, we will monitor what pages you visit in order to give us aggregate statistics about visitors to our site and their preferences. No information is collected that can be used by us to identify individual users on the public part of the website.

By disclosing your Customer Data to MCL Insurance Services Ltd you indicate your consent to the collection, storage, processing and use of your Customer Data by us as described in this Data Protection & Privacy Policy.

Disclosure of Customer Data

MCL Insurance Services Ltd considers your Customer Data to be private and confidential. MCL Insurance Services Ltd may sometimes disclose information about you to agents or service providers appointed by us, regulatory bodies, other insurance companies (directly or via a central register) and other companies within MCL Insurance Services Ltd and our partners both inside and outside of the European Economic Area in connection with the provision of services to you. MCL Insurance Services Ltd may access and/or disclose your Customer Data if required to do so by law or in the good faith and belief that such action is necessary to: (a) conform with the law or comply with legal process served on MCL Insurance Services Ltd; (b) protect and defend the rights or property of MCL Insurance Services Ltd including, without limitation the security and integrity of our network; or (c) act under pressing circumstances to protect the personal safety of users of our services or members of the public.

Access to and Rectification of your Customer Data

You are entitled to copies of your Customer Data held by us as the data controller. We will provide you with a copy of the Customer Data kept by us as soon as may be and in any event not more than 40 days after the request in writing. To access your data, a fee of €10.00 is chargeable under the terms of the Data Protection Acts and a cheque should be made payable to 25Plus.ie. All requests should be addressed to the Compliance Officer, MCL Insurance Services Ltd at the address mentioned above. If the information we hold about you is inaccurate, please let us know and we will make the necessary amendments and confirm that these have been made within 40 days of receipt of your request. We will hold on to your Customer Data for as long as necessary for the purposes of providing insurance products and related services to you.

Insurance-Link Central Register

The Insurance Link Central Register is maintained by Insurance companies under the auspices of the Irish Insurance Federation. The information is shared with other insurance companies. It is part of the Insurance Federations campaign in the fight to eradicate fraudulent claims. Where appropriate, information may be passed to relevant enforcement agencies. You have a right of access to customer data held about you by Insurance Link Central Register. For more information write to our Data Protection Officer at the address mentioned above.

Security of Customer Data

MCL Insurance Services Ltd is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your Customer Data from unauthorised access, alteration, use, disclosure, accidental loss or destruction. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities. When we transmit highly confidential information (such as a credit card number) over the internet, we protect it through the use of encryption and secure servers. As effective as modern security practices are, we cannot guarantee the complete security of our

database, nor can we guarantee that information you supply won't be intercepted while being transmitted to us over the Internet. MCL Insurance Services Ltd will continue to revise policies and implement additional security features as new technologies become available.

Use of Cookies

"Cookies" are small text files sent from a website to the hard drive of a user's computer to store bits of information related to that user. Cookies can store information about users, including IP addresses, navigational data, server information, data transfer times, user preferences, and passwords needed to access the special areas on our site. MCL Insurance Services Ltd uses Cookies for the purpose of storing and retrieving session information in our on-line Motor and Travel Quotes Systems. No Customer Data or Sensitive Data is stored in the Cookie.

Software Quality

MCL Insurance Services Ltd does not warrant that any information, software or other material accessible through this site is free of viruses, worms, Trojan horses or other harmful component. MCL Insurance Services Ltd assumes no responsibility and shall not be liable for any direct, indirect, incidental or consequential damages that result from the use, access to, browsing in or downloading of any information, data, text, images or other material accessible through one of its web pages, this site or the website of any linked third party.

Changes to the Data Protection & Privacy Policy

MCL Insurance Services Ltd reserves the right to change this Data Protection & Privacy Policy from time to time in its sole discretion. If we decide to make any changes, we will post those changes to our website www.25Plus.ie so that you will always know what information we gather, how we might use that information and in what circumstances we will disclose it to anyone. By continuing to use www.25Plus.ie after we post any changes, you accept and agree to this Data Protection & Privacy Policy, as modified.

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