



Privacy and Data Protection Policy

KBC and Zurich

KBC Bank Ireland plc ("KBC") has an exclusive agency agreement with Zurich for the provision of Home Insurance. Your KBC home insurance policy is therefore underwritten by Zurich Insurance plc ("Zurich"). In offering and providing you with KBC insurance services, both KBC and Zurich will process personal data. In the case of Zurich, your data will be used, retained and disclosed only for the purpose of performing its underwriting obligations in accordance with applicable legal and regulatory requirements. KBC will use your data for the purposes which it was provided to KBC.

Data Protection & Privacy Policy

KBC and Zurich are committed to protecting your privacy. Please read this Data Protection & Privacy Policy so that you understand how KBC and Zurich will process and protect personal information that is provided by you in your application form, together with any other information that is furnished in connection with this application or your account ("Customer Data"), the circumstances in which it may be disclosed, the choices you have regarding the use of your information and your ability to correct inaccurate Customer Data.

Collection and Use of Customer Data

Both KBC and Zurich ("we") use 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 and assessing your insurance application(s), administering your account, processing claims, statistical analysis, underwriting purposes, verifying the Customer Data and otherwise meeting our legal and compliance obligations (which include those relating to the prevention of money laundering, financing of terrorism and fraud prevention, quality control and group reporting and management, risk management and provision of advice and if you have consented, for marketing purposes). This processing of information applies to both our online and off line work practices.

If you have consented, your Customer Data may also be used by KBC and carefully selected third parties to provide you with information about other products and services. These may be offered by KBC itself or they may be arranged for you by KBC with other companies within the KBC Group. KBC operates 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 Data Protection Office at the address mentioned below.

You may be required to provide us with sensitive personal data e.g. information relating to your physical or mental health, the commission or alleged commission of offences, information relating to the prosecution of offences etc ("Sensitive Data"). Sensitive Data will only be obtained and processed where necessary to process your application, administer your account, investigate claims or to comply with applicable law.

By providing your Customer Data to us you indicate your explicit consent to the collection, storage, processing, disclosure and use of your Customer Data in the manner described in this Data Protection & Privacy Policy. You acknowledge that if you do not consent to such processing, it will not be possible to provide you with certain services or products. You should also note that your consent is not necessary where the processing of Customer Data is required to investigate fraud or other offences or to comply with a legal obligation.

Disclosure of Customer Data

We consider your Customer Data to be private and confidential. We may disclose information about you to agents, advisers, service providers, replacement underwriters or other contractors appointed by us or to regulatory bodies or other insurance companies (directly or via a central register as explained further below). We may share Customer Data with other companies within the KBC or Zurich Groups and with our partners (both inside and outside of the European Economic Area) but only where this is connected to the provision of services to you. We may access and/or disclose your Customer Data if required to do so by law or where we have a good faith belief that such action is necessary to: (a) conform with the law or comply with legal process served on us (b) protect and defend the rights or property of KBC or Zurich 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 to your Customer Data

You are entitled to copies of your Customer Data held by KBC or Zurich where they hold your data as a data controller. A copy of the Customer Data which is kept by KBC or Zurich (if any) will be provided within 40 days after receiving a request in writing to the relevant contact point set out below. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheques should be made payable to the data controller to whom you send the request. You may be required to provide sufficient information to verify your identity and to help locate your data. If you identify that the information held about you is inaccurate, the necessary amendments will be made and confirmed to you within 40 days of receipt of your request.

Retention of Customer Data

Your Customer Data will be retained by KBC and by Zurich for as long as necessary for the purposes of providing insurance products and related services to you. Customer Data may be retained thereafter for legal and regulatory compliance purposes and, where KBC has your consent, for future marketing purposes.

Claims History and Insurance-Link Central Register

Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. You should bring this Data Protection & Privacy Policy to the attention of those persons.

Customer Data may be processed on the Insurance Link Central Register (or any replacement or similar register which is maintained by Insurance companies under the auspices of the Insurance Ireland). Such information is shared with other insurance companies to identify cases of potential non-disclosure or fraud. 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, see the "Contact Us" section below.

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. Zurich uses cookies for the purpose of storing and retrieving session information in our on-line quote systems, and for analysing traffic on our site. No Customer Data or Sensitive Data is stored in the cookies. There are two types of cookies used on the Zurich websites:

Session Cookies

These are temporary cookies that remain in the cookie file of your browser until you close the browser. Zurich uses these cookies to manage its communication during the users 'session' on the site. They are used to carry relevant information across different pages on our site so as to avoid you having to re enter information. They are also used to manage secure communications via SSL in the secure login area of the website so that the user system knows it is communicating securely with Zurich. If you are signing into the secure login area of the website, you are required to input a personalised Username, Password and PIN. This information is used to identify user activity in the secure area and used only as part of aggregate statistics. These cookies do not contain personal information from which you can be identified.

Persistent Cookies

These cookies will remain in the cookie file of your browser even after you have left the Zurich website (depending on the specific cookie). Zurich uses these cookies to assign a unique user number so that it can track how many times a visitor comes to the site, how long the visit is, the location that the visitor accessed the website from, what links were clicked on and what keywords were used.

Zurich does not use electronic images known as Web beacons on our web site or e-mails. Zurich does not use third party cookies. Your continued use of the service constitutes your agreement to this Privacy Statement and any updates.

Enabling/Disabling Cookies

Most browsers automatically accept cookies. You have the ability to accept or decline cookies or request that you be warned when a website is trying to install a cookie. This can be done by modifying the settings in your browser. Please note that disabling cookies may affect the functionality of some parts of this website.

Software Quality

Zurich 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. Zurich 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

Security of Customer Data

KBC and Zurich are 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. We will continue to revise policies and implement additional security features as new technologies become available.

Changes to the Data Protection & Privacy Policy

This Data Protection & Privacy Policy may change from time to time at our sole discretion. Material changes will be notified to you or posted on the KBC website. By continuing to use KBC/ Zurich after we post any changes, you accept and agree to this Data Protection & Privacy Policy, as modified.

Electronic Communications and Phone Calls

Your information will be processed, recorded and retained by KBC, Zurich and our agents, advisors, service provider, insurance underwriter and subcontractors in electronic form. You agree that KBC and Zurich may communicate with you electronically in relation to your accounts, and that we may rely on such electronic communications, records, originals and documents in any dealing with you. We may monitor and record telephone calls made to and from us for fraud and crime prevention, to assist in improving customer services, to evidence instructions or to prevent or resolve disputes.

Contacting Us

If you have any comments, queries or suggestions about our Data Protection & Privacy Policy or the level of security practices, or you wish to change, modify, update or remove your Customer Data, contact us:

For data protection queries relating to the administration of your home insurance policy contact:

DataProtectionOfficer@Zurich.ie or via postal mail by writing to the Data Protection Officer, Zurich Insurance plc, PO Box 78, Wexford.

For data protection queries relating to KBC's use of your data contact:

The Marketing Department, KBC Bank Ireland plc, Sandwith Street, Dublin 2 or e-mail marketing@kbc.ie

KBC Bank Ireland plc is regulated by the Central Bank of Ireland. KBC Bank Ireland plc is registered with the Central Bank of Ireland as an insurance intermediary (No C26910).

KBC Bank Ireland plc general insurance products are underwritten by Zurich Insurance plc. Zurich Insurance plc is regulated by the Central Bank of Ireland