

Privacy Notice

Cotter Insurance Brokers Limited trading as BestCover Insurance is committed to respecting and protecting your privacy and would like you to feel safe when you give us your personal details.

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to General Insurance products.

To provide you with relevant information, provide a general insurance product, and respond to your requests, we will request that you provide us with information about yourself and the products/service you require.

This Privacy Notice will inform you of the information we gather and how it is used and for how long we maintain your data.

Cotter Insurance Brokers Limited t/a BestCover Insurance complies with EU General Data Protection Directive (GDPR) for the collection, use, and retention of all personal data.

Name and Contact Details of our firm

Cotter Insurance Brokers Limited t/a BestCover Insurance

Dublin Road, Ashbourne, Co. Meath.

(T) 01 254 6146

(E) info@bestcover.ie

Types and categories of personal data held

We gather, record and hold information on you in order to provide you with a product/service. Information required to provide you with a professional service and/or insurance product(s) will be recorded.

Use of the information we gather

When we collect personal information about you, we tell you why we are asking for the information and what we intend to do with it. You will have the option of not providing the information, although in these instances, you may not be able to access certain products/services.

Our reason for processing your data under the GDPR is in order to be able to provide you with a general insurance product. We require the information from you in order to assist our firm to ascertain your actual needs/requirements.

Retention of your Personal Data

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained – upon lapsing or cancellation of a policy our company policy is to retain our client data for 7 years in order to fulfil our obligations under the Central Bank of Ireland's Consumer Protection Code 2012 and our obligations under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010.

Sharing information with third parties

Personal data we collect from you, or that you provide to us, will be processed by us, including the data collected in relation to contracts of insurance with insurers for which we act as insurance intermediaries and credit agreement contracts when we act as a credit intermediary – we share this data with the product providers we hold agencies with. If we wish to pass your sensitive personal data onto a third party we will only do so once we have obtained your explicit consent, unless we are legally required to do otherwise.

Data security

Cotter Insurance Brokers Limited's intent is to strictly protect the security of your personal information, only use the data for the purpose that it was collected for and carefully protect your data from loss, misuse, unauthorised access or disclosure, alteration or destruction. We have taken appropriate steps to safeguard and secure information we collect from you.

How to update and/or amend the personal information you have provided

You are entitled to know whether we hold information about you and, if we do, to have access to that information and have it corrected if it is inaccurate or out of date.

GDPR sets out the following rights:

- The right to access the personal information we hold on you;
- The right to have your personal information sent directly to yourself or another organisation;
- The right to have inaccuracies corrected;
- The right to object, including in relation to direct marketing;
- The right to restrict the processing of information; and
- The right to have information erased.

The right to complain to the DPC

If you are not satisfied with how we store your client data or if we fail to satisfy a Data request you have the right to make a complaint to the Data Protection Commissioner, see contact details below:

Data Protection Commissioner, 21 Fitzwilliam Square, Dublin 2, D02 RD28, Ireland

Lo Call Number: 1890 252 231

Fax: +353 57 868 4757

E-mail: info@dataprotection.ie

Contacting Us

If you have any questions or comments about our privacy notice or practices, please contact us.

(T) 01 254 6146

(E) info@bestcover.ie

The most up to date version of this Privacy Notice can be found on our website at www.bestcover.ie

Effective Date: 1st February 2024