



## Data Protection Notice – MAST Members

1. This notice tells you how we use your information and confirms that your Data Controller is Markets Alive Support Team Limited t/a MAST, Clarinda Mews, 23 Clarinda Park West, Dun Laoghaire, Co. Dublin A96 VH29, email **info@mast.ie**.
2. If you have any queries about your data please email **info@mast.ie** or write to MAST Ltd, Clarinda Mews, 23 Clarinda Park West, Dun Laoghaire, Co. Dublin A96 VH29.
3. This Data Protection Notice (Notice) is an important document. Please read it carefully. It is also available on our website at **www.mast.ie/data\_protection\_notice**. If you would like a printed copy, please contact us and we will send you a copy.
4. **“Data Controller”** and **“Personal Data”** have the meaning given in the General Data Protection Regulations 2016.
5. **How and Why We Use Your Personal Information**
  - 5.1. Personal data provided by you will be used by us, and your insurance broker or insurance company (where applicable), for the provision and administration of your MAST membership, insurance products, related services and for statistical analysis.
  - 5.2. Should you be unable to provide us with the required personal data, we will be unable to provide you with membership of MAST.
  - 5.3. Legislation and various codes of conduct require us to gather additional information from and about you. For example, we gather information about you and the risk you wish to insure through your MAST membership to comply with the Consumer Protection Code.
  - 5.4. We will use and share certain personal data for the performance of the contract of membership, or to take steps prior to entering into the contract of membership which includes your liability insurance. The following processing activities are used for this legal purpose:
    - (a) Providing a quotation,
    - (b) Arranging and administering the MAST policy via our brokers Arachas Corporate Brokers Limited,
  - 5.5. We will use and share certain personal data to comply with certain legal obligations and regulatory requirements. The following processing activities are used for this legal purpose:
    - (a) To verify your identity and the accuracy of the information we receive,
    - (b) To process any payments in relation to your membership,
    - (c) To manage and investigate any complaints,
    - (d) To comply with laws and regulations,
    - (e) To make back-ups of your data in case of emergencies and for disaster recovery purposes.
  - 5.6. We will use and share certain personal data for legitimate business interests. The following processing activities are used for this legal purpose:

- (a) Checking the information you provide ensures accuracy which contributes to effective administration of membership services,
  - (b) Direct marketing of our other products and services by post, telephone (including mobile), e-mail or other means of communication which might be of interest to you.
  - (c) Market research, competitions, customer satisfaction surveys, and data analytics, including profiling, to develop and enhance the customer relationship as part of our business strategy,
  - (d) We may record or monitor calls for regulatory, training and quality purposes,
  - (e) We may also share with or seek information from external parties in order to administer your MAST membership and to prevent and detect fraud. For example:
    - 5.6.e.1. Our brokers Arachas Corporate Brokers and Hiscox SA to safeguard against non-disclosure and help prevent insurance fraud,
    - 5.6.e.2. Anyone authorised to act on your behalf,
    - 5.6.e.3. Our Third-Party Service Providers such as technology suppliers, hosting/storage providers, payment providers and document providers,
    - 5.6.e.4. As a result of legal and regulatory obligations, this can include An Garda Siochana, other official agencies and on foot of a Court Order or Subpoena,
    - 5.6.e.5. With prospective sellers or buyers in the event that we decide to sell or buy any business or assets.
- 5.7. We may need your consent for the processing of certain data and in these cases, we will inform you of such processing and the reason for this at the time consent is captured.
- 5.8. In order to provide you with your MAST membership we may share your information with our service providers.
- 5.9. With regard to these processing activities, your interests are considered and we ensure that necessary safeguards are in place to protect your privacy, such as contracts in place with third parties, restricted access to data, regular testing and evaluation of technical/organisational security measures, retention limitations etc.
- 6. Representation**
- 6.1. The accuracy of the personal data you provide to us is paramount to the provision of valid membership and administration services.
- 6.2. Accordingly, when you provide us with personal data, you are confirming that the information is accurate, up to date and that you have authority to provide such data.
- 7. How Long We Keep Your Personal Information**
- 7.1. Information submitted for a membership application, which does not result in joining MAST may be retained by us for a period of up to 2 years from the date of the quotation.
- 7.2. All information in respect of an application, which results in membership of MAST, will be held for 8 years after the ending of our relationship to ensure we meet our regulatory obligations.
- 7.3. There will be certain information where we need to keep data for longer than the normal periods in the case of claims where the claimant was not aware of

the injuries until a long time after it was caused.

## **8. Your Rights In Relation To Your Personal Information**

- 8.1. You have the right to request a copy of your personal data, and to have incorrect personal data about you corrected.
- 8.2. Where we required your consent to process your personal data, you have the right to withdraw your consent for such processing.
- 8.3. You also have the right to have your personal data erased, object to certain processing activities, or to have the processing restricted.
- 8.4. You have the right to data portability for insurance purposes.
- 8.5. If you would like to exercise any of these rights, please email a request to [info@mast.ie](mailto:info@mast.ie) or write to us at the address contained in Section 2 of this notice. 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:
  - (a) Your name;
  - (b) Address(es);
  - (c) Date of birth;
  - (d) Any membership ID or reference numbers that you have along with a copy of your photo identification and proof of address.
- 8.6. 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).
- 8.7. We endeavour to respond within one month from receipt of the request. If we do not meet this time frame, we will explain why.
- 8.8. 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 obligations which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain why.
- 8.9. Please note also that exercising some of the above rights may lead to us being unable to continue your MAST membership and therefore lead to cancellation of your membership, but when this is the case we will explain why.

## **9. How can you lodge a complaint?**

- 9.1. If you wish to raise a complaint on how we have handled your personal information, please send an email to [info@mast.ie](mailto:info@mast.ie) or write to us using the address provided in Section 2. We 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.
- 9.2. 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.

## **10. Up To Date Information**

- 10.1. In order for us to keep your information accurate and up to date, please contact us if any of your details change.

## **11. Changes to our Data Protection Notice**

- 11.1. 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.

**12. How do you ask a question about this Data Protection Notice?**

12.1. If you any questions or comments about this notice please contact The Data Protection Officer, MAST Ltd., Clarinda Mews, 23 Clarinda Park West, Dun Laoghaire, Co. Dublin A96 VH29.

12.2. You may also email us at [\*\*info@mast.ie\*\*](mailto:info@mast.ie).

**13. Direct Marketing**

13.1. Under Data Protection legislation we believe that we can demonstrate that we have a legitimate interest in using your data for marketing purposes but you always have a choice.

13.2. If you no longer wish your information to be used for marketing purposes please write to us at MAST Ltd., Clarinda Mews, 23 Clarinda Park West, Dun Laoghaire, Co. Dublin A96 VH29 or email us at [\*\*info@mast.ie\*\*](mailto:info@mast.ie).

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