

This is the website of XS Direct Insurance Brokers Limited (“XS Direct”). XS Direct respects your right to privacy. The following statement (“Privacy Statement”) discloses our information gathering and privacy practices relating to this website (at the domain name www.xsdirect.ie). We encourage you to read this Privacy Statement.

PRIVACY & DATA PROTECTION

XS Direct respects your rights. We do not require you to provide personal information unless you wish to avail of our insurance application service. Any information which is provided by you will be treated as confidential and in accordance with our obligations under the Data Protection Acts 1988 and 2003.

Where data is submitted it will be used for the stated purpose and any reasonably incidental purposes only. XS Direct is an insurance broker. If you apply for insurance or other financial products or services on our website, you agree that we may pass your information to insurance companies, reinsurance companies and other financial product providers for the purpose of procuring insurance or such other financial products or services as you may request. We may also pass your information, in confidence to our agents or service providers and, as required by law, to governmental bodies and regulatory organisations (including the Central Bank of Ireland). Communicating via the internet and sending information to you by other means necessarily involves your personal information passing through or being handled by third-parties. If you purchase products or services on the Website, we may use your details to contact you in future in relation to similar products or services that we have on offer. You will be given the opportunity to opt-out of receiving such communications when you place your order and each time we send you such communication.

USE OF WEBSITE

For general web-browsing no personal information is revealed to us, although certain statistical information is available to us via our internet service provider. This information may include the IP and logical address of the server you are using, the top level domain name from which you access the internet (for example .ie, .com, etc.), the type of browser you are using, the date and time you access our site and the internet address linking to our site. We may also use temporary “session” cookies which enable a visitor’s web browser to remember which pages on this website have already been visited. This information may be used to help us to improve, administer and diagnose problems with our server and website. You have an opportunity to contact us at the phone number provided on our website. By choosing to communicate with us, you might provide us with some personal information. This information will only be used by us for

1. the purposes for which it was provided by you and any reasonably incidental purposes;
2. verification purposes and statistical analysis; and
3. administration purposes.

Any queries submitted by you may be posted on our website as part of a Frequently Asked Questions but you will not be personally identified without your express written consent.

REMOVAL OR ALTERATION OF PERSONAL DATA

You have the right to be given a copy of information held by us about you. We may charge a fee for this which will not exceed £10. We will provide the requested information to you within 40 calendar days of the receipt of a valid request in writing. You have the right to access your data and to have any inaccuracies in the details we hold corrected. You also have the right to have the information erased if we do not have a legitimate reason for retaining same. We will accede to any such valid requests within 40 calendar days of the receipt of a valid request in writing. Please send all requests in writing to XS Direct Insurance Brokers Limited, 1 Merrion Place, Dublin 2.

We reserve the right to request you to provide additional information in order to enable us to identify your personal data and/or to verify your identity. By using the Website, you signify your express acceptance of this Privacy Statement. We are not responsible for the content or privacy practices of other websites. If you do not agree with or you are not comfortable with any aspect of the Privacy

Statement, your only remedy is to discontinue use of the website. We reserve the right to modify this Privacy Statement at any time. Each time you use this website you shall be bound by the then current Privacy Statement and accordingly you should review the Privacy Statement each time you use this website.

SECURITY

We take our security responsibilities seriously, employing the most appropriate physical and technical measures. We review our security policy regularly.

GOVERNING LAW AND JURISDICTION

This legal notice and all issues regarding this website are governed exclusively by Irish law and are subject to the exclusive jurisdiction of the Irish courts.

GENERAL

Delay or failure on our part in enforcing any of our rights shall not constitute a waiver by us of our rights and remedies. If any part of this Privacy Statement is held to be invalid or unenforceable, the validity or enforceability of the remainder will not be affected.

CONTACTING US

If you have any questions about this Privacy Statement, our practices relating to the website or your dealing with the website you can contact:

XS Direct Insurance Brokers Limited, 1 Merrion Place, Dublin 2.