



Curran, Connolly & Co. (Drogheda) Ltd.

Registered Insurance Brokers

28 LAURENCE STREET, DROGHEDA, CO. LOUTH, A92 NN28

Telephone: (041) 9836513/4

Fax: (041) 9835272

E-mail: info@curcon.ie

TERMS OF BUSINESS

May 2021

We are pleased that you have decided to select Curran Connolly & Co. (Drogheda) Ltd. to act as your insurance and investment intermediary. These Terms of Business set out the general terms under which our firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries we will be happy to clarify them. If any material changes are made to these terms we will notify you.

Authorisation with the Central Bank of Ireland

Curran Connolly & Co. (Drogheda) Ltd (C1424) is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at www.centralbank.ie to verify our credentials.

Codes of Conduct

Curran Connolly & Co. (Drogheda) Ltd is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website www.centralbank.ie

Our Services

Curran Connolly & Co. (Drogheda) Ltd is a member of Brokers Ireland.

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life & pensions/ investments and all classes of non-life insurance (motor, property, liability, etc.). A full list of insurers, product producers and lending agencies with which we deal is available on request.

Fair and Personal Analysis

The concept of fair and personal analysis describes the extent of the choice of products and providers offered by an intermediary within a particular category of life, pensions, investments and all classes of non-life insurance (motor, property, liability, etc.). The number of contracts and providers considered must be sufficiently large to enable an intermediary to recommend a product that would be adequate to meet a client's needs.

The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in and share of that market. The extent of fair analysis must be such that could reasonably be expected of a professional conducting business, taking into account the accessibility of information and product placement to intermediaries and the cost of the search.

In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair and personal analysis of the market, we will consider the following criteria:

- the needs of the customer,
- the size of the customer order,
- the number of providers in the market that deal with brokers,
- the market share of each of those providers,
- the number of relevant products available from each provider,
- the availability of information about the products,
- the quality of the product and service provided by the provider,
- cost, and
- any other relevant consideration.

Insurance based Investment Products

We are remunerated by commission for the advice we provide on our insurance based investment products.

Life & Pensions/Deposits & Life Wrapped Investments

We provide life assurance and pensions on a fair and personal analysis basis i.e. providing services on the basis of a sufficiently large number of contracts and product producers available in the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs.

Directors: J. Murphy A.C.I.I., N. McGoldrick A.C.I.I., P. Connolly

Registered in Ireland, number 75285. Registered office: 28 Laurence Street, Drogheda, Co. Louth, A92 NN28
Members of Brokers Ireland

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We will provide assistance to you for any queries you may have in relation to the policies or in the event of a claim during the life of the policy and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover; particularly in relation to PHI and serious illness policies.

Specifically on the subject of permanent health insurance policies we will explain to you; a) the meaning of disability as defined in the policy; b) the benefits available under the policy; c) the general exclusions that apply to the policy; and d) the reductions applied to the benefit where there are disability payments from other sources.

For a serious illness policy, we will explain clearly to you the restrictions, conditions and general exclusions that attach to that policy.

Non-Life

We can provide advice on and arrange products from the following range: property, liability, accident and motor insurance.

We provide general insurance on a fair and personal analysis basis (providing services on the basis of a sufficiently large number of contracts and product producers available in the market to enable the firm to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs).

In some cases we may be granted authority from an insurance undertaking to conduct tasks on their behalf, for which we will be remunerated. Where we place your business with this insurance undertaking under this authority you will be notified in advance of the placement. We will also offer assistance to you in relation to processing claims on policies taken out with us and in seeking renewal terms on your cover.

To ensure continuity of cover, where you have an existing policy which is due to expire and where we have been unable to contact you, we may put continuing cover in force whilst awaiting your instruction. You will be liable for any premiums payable to the relevant insurer for the period of time between renewal and when we receive your instruction. You have the right not to avail of this service.

Sustainability Factors – Investment/IBIPs/Pension Advice

When providing advice, the firm does not consider the adverse impacts of investment decisions on sustainability. The firm does not intend to consider such impacts in the future.

Statement of Charges

We earn income by commission paid by insurers and/or brokerage fees paid by you. Details of commission received from insurers are available on our website and in our office. The commission is deemed earned at the placement of cover.

Brokerage fees are charged as a fixed fee or percentage of the insurance premium and Government levies as follows:

- Personal Insurance: up to a max of 30%, subject to a minimum of €50
- Commercial Insurance: up to a max of 25%, subject to a minimum of €100
- Mid-Term Alterations: up to a max of 25% subject to a minimum of €25 on Personal Insurance and €100 on Commercial Insurance

The amount of any commission received by Curran Connolly & Co. (Drogheda) Ltd. from insurers will not be deducted from the brokerage fee payable by you.

Where it is not possible to provide the exact amount, we will provide you the method of calculation of the fee.

If we receive commission from a product provider, this may/will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission may become the amount payable to Curran Connolly & Co. (Drogheda) Ltd. unless an arrangement to the contrary is made.

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency, our scale of fees for such cases range from a minimum of €150 per hour to a maximum of €200 per hour. We will notify you in advance and agree the scale of fees to be charged.

Insurance based Investment Products

The firm's services does not include ongoing suitability assessments.

Regular Reviews

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change. You must advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided

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with up to date advice and products best suited to your needs. Failure to contact us in relation to changes in your circumstances, may result in you having insufficient insurance cover and/or inappropriate investments.

Disclosure of Information

Any failure to disclose material information may invalidate your claim and render your policy void.

Conflicts of interest

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

Default on payments by clients

We will exercise our legal rights to receive payments due to us from clients (fees and insurance premiums) for services provided. In particular, without limitation to the generality of the foregoing, the firm will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client.

Product producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions.

Handling Clients' Money & Receipts

Curran Connolly & Co. (Drogheda) Ltd. accepts payments in cash, cheque, card, bank draft/transfer or premium payment plan, where available. Money received from you are retained in our Client Premium Account. A receipt is issued for each payment received.

Non-payment of Premium by Client

In the event that you fail to pay within the credit terms agreed when cover is arranged, Curran Connolly & Co. (Drogheda) Ltd. will advise the insurer involved and cover will be cancelled. Please read your policy document regarding the circumstances giving rise to cancellation. In the event of cancellation, you may be liable to a cancellation charge up to a maximum of full premium cost. It is your responsibility to ensure that your payment has reached us and that your policy has been incepted/renewed/amended.

Premium Rebates

Premium rebates are issued within 5 business days after the rebate has been received from the insurer.

Any charges due to us under the Remuneration and Charges section above may be deducted from any rebate due to you prior to it being issued – this will be agreed with you in writing in each instance.

Insurer Security and Solvency

As an insurance broker, we use both local and international insurers to obtain the best products available to meet your needs and requirements. Our selection is generally based on our knowledge and experience of the insurance market and its products, and a variety of factors are taken into account including the financial status of the insurer in question. We will carry out due diligence on insurers who we deal with.

Cancellation

You can cancel your policy at any time by giving us a notice in writing. Provided that all reasonable charges and costs incurred by us have been paid and no incident likely to give rise to a claim has occurred during the period of insurance, you will normally be entitled to a pro-rata return of the premium for the unexpired period of insurance.

No return premium will be allowed where the policy is on a minimum and deposit basis. Our policy set up charge is non-refundable.

New Business & Renewals

You may cancel a contract of insurance, by giving notice in writing to the insurer, within 14 working days after the date you were informed that the contract is concluded. This does not affect the notice periods already provided under European Union (Insurance and Reinsurance) Regulations 2015 (S.I. No. 485 of 2015) or the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (S.I. No. 853 of 2004) which is 30 days in respect of life policies, irrespective of whether the sale took place on a non-face to face basis, and 14 days in respect of general policies and only on sales that took place on a non-face to face basis (distance sales).

The giving of notice of cancellation by you will have the effect of releasing you from any further obligation arising from the contract of insurance. The insurer cannot impose any costs on you other than the cost of the premium for the period of cover.

This right to cancel does not apply where, in respect of life insurance the contract is for a duration of six months or less, or in respect of general insurance, the duration of the contract is less than one month.

You are under a duty to pay your premium within a reasonable time, or otherwise in accordance with the terms of the contract of insurance. A court of competent jurisdiction can reduce the pay-out to you if you are in breach of your duties under the Act, in proportion to the breach involved.

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Post-Contract Stage and Claims

If, in respect of the insurance contract the insurer is not obliged to pay the full claim settlement amount until any repair, replacement or reinstatement work has been completed and specified documents for the work have been furnished to the insurer, the claim settlement deferment amount cannot exceed

- 5% of the claim settlement amount where the claim settlement amount is less than €40,000, or
- 10% of the claim settlement amount where the claim settlement amount is more than €40,000.

You must contact Curran Connolly & Co. (Drogheda) Ltd. or the insurer without delay in the event of a claim being made. Failure to report a potential claim promptly and without delay could result in an insurer declining the claim. If an insurer appoints a loss adjuster to assist in the processing of a claim, that loss adjuster acts in the interests of the insurer. You may appoint a loss assessor to act in your interests as a claimant but any such appointment is at your own expense.

An insurer may refuse a claim made by you under a contract of insurance where there is a change in the risk insured, including as described in an "alteration of risk" clause, and the circumstances have so changed that it has effectively changed the risk to one which the insurer has not agreed to cover.

Any clause in a contract of insurance that refers to a "material change" will be interpreted as being a change that takes the risk outside what was in the reasonable contemplation of the both you and the insurer when the contract was concluded.

You must cooperate with the insurer in an investigation of insured events including responding to reasonable requests for information in an honest and reasonably careful manner and must notify the insurer of the occurrence of an insured event in a reasonable time.

You must notify the insurer of a claim within a reasonable time, or otherwise in accordance with the terms of the contract of insurance.

If you become aware after a claim is made of information that would either support or prejudice the claim, you are under a duty to disclose it. (The insurer is under the same duty).

If you make a false or misleading claim in any material respect (and know it to be false or misleading or consciously disregards whether it is) the insurer is entitled to refuse to pay and to terminate the contract.

Where an insurer becomes aware that a consumer has made a fraudulent claim, they may notify the consumer advising that they are voiding the contract of insurance, and it will be treated as being terminated from the date of the submission of the fraudulent claim. The insurer may refuse all liability in respect of any claim made after the date of the fraudulent act, and the insurer is under no obligation to return any of the premiums paid under the contract.

Complaints

Curran Connolly & Co. (Drogheda) Ltd. has a written procedure in place for the effective consideration and handling of complaints (full copy available on request). Any complaints should be addressed to Compliance Officer at info@curcon.ie. Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing. We will acknowledge your complaint in writing within 5 business days and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 business days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).

Data Protection

We are subject to the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

Curran Connolly & Co. (Drogheda) Ltd. is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice, this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Notice is easily assessable. Please refer to our website (www.curcon.ie) if this medium is not suitable we will ensure you can easily receive a copy by hard copy.

Please contact us at info@curcon.ie if you have any concerns about your personal data.

Compensation Scheme

We are members of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd. See below for details.

Investor Compensation Scheme

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The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act.

The Investor Compensation Company Ltd. (ICCL) was established under the 1998 Act to operate such a compensation scheme and our firm is a member of this scheme.

Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so.

A right to compensation will arise only:

- If the client is an eligible investor as defined in the Act; and
- If it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and
- To the extent that the client's loss is recognised for the purposes of the Act.

Where an entitlement to compensation is established, the compensation payable will be the lesser of:

- 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or
- Compensation of up to €20,000.

For further information, contact the Investor Compensation Company Ltd. at (01) 224 4955.

Brokers Ireland Compensation Fund

We are also members of the Brokers Ireland Compensation Fund. Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

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It is the intention of this privacy statement to explain to you the information practices of Curran Connolly & Co. (Drogheda) Ltd in relation to the information we collect about you.

For the purposes of the GDPR the data controller is:

- Joseph Murphy
- Contact details of info@curcon.ie
- When we refer to 'we' it is Curran Connolly & Co. (Drogheda) Ltd

Please read this Statement carefully as this sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us.

Who are we?

- Curran Connolly & Co. (Drogheda) Ltd is a member of Brokers Ireland. Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life & pensions/ investments and all classes of non-life insurance (motor, property, liability, etc.)

Our Data Protection Officer / GDPR Owner and data protection representatives can be contacted directly here:

- Joseph Murphy
- info@curcon.ie
- 0419836513

Purpose for processing your data

What Information We Gather & Why

We process your personal data in order to provide insurance quotation and placement services, i.e. processing is necessary for the performance of a contract to which you are party or in order to take steps at your request prior to entering into a contract. We process your personal data to:

- Introduce, propose or carry out other work preparatory to the conclusion of contracts of insurance
- Carry out administration of contracts of insurance at inception, mid-term, renewal and throughout the term of the policy
- Assist in the event of a claim
- Comply with regulatory, industry and tax legislation
- Carry out internal reporting.

What Information We Keep

Including but not limited to:

- Name
- Address
- Phone number
- E-mail address
- Date of birth
- Occupation
- CV's
- Convictions, claims, penalty points, etc.
- Risk details, e.g. driving licence, NCT, vehicle information, property, turnover, fee income, etc.
- Banking details for premium credit facility
- Medical history.

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It may sometimes be necessary to transfer personal information overseas. When this is needed, information is only shared within the European Economic Area (EEA) in full compliance with all aspects of data protection.

How We Process Your Data

Curran Connolly & Co. (Drogheda) Ltd. follows these principles when processing personal data:

- a) We process personal data lawfully, fairly and in a transparent manner.
- b) We collect personal data for specified, explicit and legitimate purposes only.
- c) We only process personal data that is adequate, relevant and limited to what is necessary for the purposes of processing personal data.
- d) We keep personal data accurate and, where necessary, up to date. We take every reasonable step to ensure that inaccurate personal data is erased or rectified without delay.
- e) We do not keep personal data for longer than is necessary for the purposes of processing personal data.
- f) We process personal data in a manner that ensures appropriate security, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

If you provide information about someone else, such as an additional insured, you must have obtained this person's consent and have made them aware of the terms of this insurance. For motor insurance, you must also have obtained the additional insured's consent to allow us to verify their information via the Integrated Insurance Data System ('IIDS').

Why we are processing your data? Our legal basis.

In order to provide you with our services it is necessary for us to collect and process your personal data. We are required, therefore, to inform you of the legal bases for processing your personal data. One such legal basis is that the processing is necessary for the performance of the advisory services contract (and any other contract) that we commit to delivering to you from time to time. Another legal basis is that some processing is necessary for the purposes of the legitimate interest that we have, as a firm that is authorised and regulated by the Central Bank of Ireland, in the proper administration and correct operation of our firm. There may also be circumstances where the legal basis for processing your personal data is consent (where we have sought it and it has been provided to us), in which case that consent may be withdrawn at any time.

In any event, Curran Connolly & Co. (Drogheda) Ltd are committed to ensuring that the information we collect and use is appropriate for this purpose, and does not constitute an invasion of your privacy.

How will Curran Connolly & Co. (Drogheda) Ltd. use the personal data it collects about me?

Curran Connolly & Co. (Drogheda) Ltd. will process (collect, store and use) the information you provide in a manner compatible with the EU's General Data Protection Regulation (GDPR). We will endeavour to keep your information accurate and up to date, and not keep it for longer than is necessary.

Special Categories of personal data

If we collect any special categories of personal data (e.g. health, religious beliefs, racial, ethnic origin – financial information is not classified as special categories of personal data) – we will ensure the below

- we will obtain your explicit consent

Who are we sharing your data with?

We may pass your personal data on to third-party service providers contracted to Curran Connolly & Co. (Drogheda) Ltd. in the course of dealing with you. Any third parties that we may share your data with are obliged to keep your details securely, and to use them only to fulfil the service they provide on your behalf. When they no longer need your data to fulfil this service, they will dispose of the details in line with Curran Connolly & Co. (Drogheda) Ltd. procedures.

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.

The third parties that we pass your personal data to are:

- Insurers, intermediaries and third party underwriters that we obtain quotations from
- Insurance software providers
- Premium financing companies for the purposes of arranging a premium credit facility for you
- Re-insurers
- Parties acting on your behalf, e.g. insurance intermediary, insurer, loss assessor, solicitor, executor, accountant, garage, repairer, etc.
- Parties acting on the insurer's behalf, e.g. loss adjuster, external investigator, medical practitioner, solicitor, repairer, etc.
- Surveyors, assessors and consultants for the purposes of surveying or assessing the risk

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- The Central Bank of Ireland, the Financial Services & Pensions Ombudsman or any equivalent supervisory or regulatory body
- The Gardaí, Revenue Commissioners or any other persons authorised by law to access records
- Computer network maintenance companies.

We have issued all our third party processors with a Data Processor checklist asking them GDPR specific questions.

If we transfer personal data to a third party or outside the EEA, we as the data controller will ensure the recipient (processor or another controller) has provided the appropriate safeguards and on condition that there are in place enforceable data subject rights, and effective legal remedies, for you the data subject.

If you hold insurance against a liability that may be incurred by you against a third party, where for whatever reason you cannot be found or you become insolvent, or the court finds it just and equitable to so order, then your rights under the contract will be transferred to and vest in the third party even though they are not a party to the contract of insurance. The third party has a right to recover from the insurer the amount of any loss suffered by them. Where the third party reasonably believes that you as policyholder have incurred a liability the third party will be entitled to seek and obtain information from the insurer or from any other person who is able to provide it concerning:

- the existence of the insurance contract,
- who the insurer is,
- the terms of the contract, and
- whether the insurer has informed the insured person that the insurer intends to refuse liability under the contract.

Data Subjects Rights:

Curran Connolly & Co (Drogheda) Ltd. facilitate you, our clients, rights in line with our data protection policy and the subject access request procedure. This is available on request.

Your rights as a data subject

At any point while we are in possession of or processing your personal data, you, the data subject, have the following rights:

- **Right of access** – you have the right to request a copy of the information that we hold about you.
- **Right of rectification** – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- **Right to be forgotten** – in certain circumstances you can ask for the data we hold about you to be erased from our records.
- **Right to restriction of processing** – where certain conditions apply to have a right to restrict the processing.
- **Right to portability** – you have the right to have the data we hold about you transferred to another organisation.
- **Right to object** – you have the right to object to certain types of processing such as direct marketing.
- **Right to object to automated processing, including profiling**
- **Right to judicial review:** in the event that Curran Connolly & Co. (Drogheda) Ltd refuses your request under rights of access, we will provide you with a reason as to why.

All of the above requests will be forwarded on should there be a third party involved as we have indicated in the processing of your personal data.

Additional information we are providing you with to ensure we are transparent and fair with our processing

Retention of your personal data

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained. Curran Connolly & Co (Drogheda) Ltd will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body and our internal governance.

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Curran Connolly & Co (Drogheda) Ltd. or how your complaint has been handled, you have the right to lodge a complaint with the Curran Connolly & Co (Drogheda) Ltd.'s data protection representatives Data Protection Officer / GDPR Owner.

You may also lodge a complaint with the Data Protection Commission in Ireland, whose details are:

Data Protection Commission
Canal House,

Directors: J. Murphy A.C.I.I., N. McGoldrick A.C.I.I., P. Connolly

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Curran, Connolly & Co. (Drogheda) Ltd. is regulated by the Central Bank of Ireland and is subject to limited regulation by the Financial Conduct Authority



Curran, Connolly & Co. (Drogheda) Ltd.

Registered Insurance Brokers

28 LAURENCE STREET, DROGHEDA, CO. LOUTH, A92 NN28

Telephone: (041) 9836513/4

Fax: (041) 9835272

E-mail: info@curcon.ie

Station Road,
Portarlington,
Co. Laois, R32 AP23
Phone: + 353 57 868 4800 / + 353 761 104 800
Fax: + 353 57 868 4757
Web: www.dataprotection.ie
Email: info@dataprotection.ie

Failure to provide further information

If we are collecting your data for a contract and you cannot provide this data the consequences of this could mean the contract cannot be completed or details are incorrect.

Profiling – automatic decision making

- Risk Profiling

To establish a customer's attitude to investment risk (relates to pensions and investments) advisors have automated calculators which calculate the customers attitude to various levels of risk having answered a series of questions.

Contact Us

Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on 0419836513 or info@curcon.ie

Privacy policy statement changes

Curran Connolly & Co (Drogheda) Ltd. may change this privacy policy from time to time. When such a change is made, we will post a revised version online. Changes will be effective from the point at which they are posted. It is your responsibility to review this privacy policy periodically so you're aware of any changes. By using our services you agree to this privacy policy.

Directors: J. Murphy A.C.I.I., N. McGoldrick A.C.I.I., P. Connolly

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Terms of Business Acknowledgement Letter

Terms of Business Effective Date 20/04/2021

Client Name: _____

Curran Connolly & Co. (Drogheda) Ltd.

Status

Curran Connolly & Co. (Drogheda) Ltd. ('the Company') is regulated by the Central Bank of Ireland.

Terms of Business

Attached are the Company's Terms of Business, which outline the basis on which we provide services to our clients. Please ensure that you read this document carefully. These Terms of Business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms, we will advise you in advance of providing any further services to you.

Customer Signature Date.....

Consent to Contact

Here at Curran Connolly & Co. (Drogheda) Ltd. we take your data protection seriously and will only use your data as discussed with you in our privacy statement.

However, from time to time may wish to contact you in relation to specific products / offers / services / competitions we provide.

Agreed methods of contact

- Email
- Phone
- SMS
- Post
- Fax
- Please do not contact me

Customer Signature Date.....

* Even if you do subscribe now you can always unsubscribe at any time.

We would also like to pass your details onto other Insurance Companies, so that they can contact you with details of specific products / offers / services / competitions that they provide. If you consent to us passing on your details for that purpose please tick to confirm agreed method of contact:

- Email
- Phone
- SMS
- Post
- Fax
- I do not agree.

Customer Signature Date.....

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