

This Privacy Statement seeks to inform as to how Mel Shanley t/a Quantum Life (Quantum Life) applies regulatory data protection principles in relation to data processed on melshanley.com

This statement relates to our data protection practices in connection with this website. We are not responsible for the content or data protection practices of other websites.

Any external links to other websites are clearly identifiable as such.

General Statement

Quantum Life fully respects your right to privacy, and will not collect any personal information on this website without your consent. Any personal information volunteered will be treated with the highest standards of security and confidentiality, strictly in accordance with the Data Protection Acts, 1988 and 2003, the European Communities (Electronic Communications Networks and Services) (Privacy and Electronic Communications) Regulations 2011 (SI336 of 2011) and the ODPC Code of Practice on Data Protection for the Insurance Sector.

Collection and use of personal information

Quantum Life (“we”, “us” or “our”), as data controller, will keep the information you provide about yourself and about third parties confidential. We may use it to advise on, provide and administer insurance products, financial services provided by us or other companies and sometimes with/by our affiliates and/or commercial partners, and in order to comply with legal obligations imposed on us. We may share the information both inside and outside of the European Economic Area, in confidence, for these purposes with agents or service providers we have appointed, regulatory organisations, other insurance and financial services companies (directly or via a central register), other Quantum Group companies, those to whom we outsource certain business operations and as required by law. We will process this information and store it on our computer and manual record systems.

To assist in preventing, detecting and/or protecting our customers and ourselves from theft and fraud, we may use your information to make searches of our or other Quantum companies’ records, as well as those of other insurers. If you give us false information or fail to disclose information and we suspect fraud, we will record this.

From time to time, we may record your telephone calls for verification and training purposes.

Important: We may ask questions seeking further details about your health and the health of third parties material to this risk – please do not send us any genetic test results. This information is important for claims purposes and will remain confidential. By entering or renewing a policy with us, you are giving us permission to process these details for the above purposes, including checking with third parties or accessing State or other official records to verify whether the details you have given are accurate and complete. By entering, renewing or amending an existing policy with us, you are confirming that you have fully explained to each person who requires this insurance cover why we asked for this information and what we will use it for. You are also confirming each person has agreed to this.

ONLY RENEW/ENTER A POLICY IF YOU FULLY UNDERSTAND, AND HAVE MET, ALL OF THE ABOVE REQUIREMENTS. IF YOU DO NOT UNDERSTAND THESE, OR HAVE NOT MET ALL OF THE ABOVE REQUIREMENTS, PLEASE CONTACT US IMMEDIATELY.

By ticking the box on any of the ‘Assumptions’ sections of this website, you are giving us permission to process these details for the above purpose. You are also confirming that you have fully explained to each person who requires this insurance cover why we asked for this

information and what we will use it for. You are also confirming each person has agreed to this. You should only tick the box on any 'Assumptions' page if you fully understand, and have met, all of the above requirements.

Quantum Life shall record Instructions received by electronic means via any of our online applications and, in the event of any dispute arising in relation to any instructions or alleged instructions, the record so kept by Quantum Life shall be proof of such instructions or alleged instructions for the purpose of such dispute.

Right of Access & Rectification

If you would like a copy of the details we hold about you, please write to: Customer Services Manager, Quantum Life Ireland, 4 Garvan's Court, Harbour Bay, Dungarvan, Waterford, Ireland. Please enclose the correct fee (€6.35). Such an instruction must be in writing. A request will be dealt with as soon as possible and will not take more than 40 days to process. You also have the right to correct any errors in the information held about you, block certain uses or object to the processing of your personal data.

Direct Marketing

We would like to use your details to provide you with information about other financial or insurance products, services, special offers, and service quality surveys either from us or other Quantum Group companies, or products, services, special offers and service quality surveys which any member of the Quantum Group may arrange with a third party. Your details may also be used for this purpose (for up to 12 months) after your policy has ceased.

We will request your explicit consent for us to contact you for direct marketing purposes. Where you have already indicated to us whether or not you wish to receive such information, this marketing preference will not change unless you subsequently communicate this change to us.

Opt-Out Process

Should you wish to change your marketing preference, i.e. opt-out or opt-in to receiving such information, you can do so by calling us on 058-89132, emailing us at info@quantumlifereiland.com or writing to us at the following address: Customer Services Manager, Quantum Life Ireland, 4 Garvan's Court, Harbour Bay, Dungarvan, Waterford Ireland.

Your choice will not affect any of the services we provide to you, now or in the future.

Security

We have numerous internal procedures as well as computer interfaced protective barriers to keep your information as safe and secure as we possibly can. We cannot, however, guarantee the privacy or confidentiality of any information, whether or not relating to you as the user, passing over the Internet via non-secured email.

Quantum Life currently uses 128-bit Secure Sockets Layer (SSL) encryption to secure data transmission on our secure site. SSL ensures that data travelling between your system and the Quantum Life web server cannot be read or altered by other computers on the Internet.

Cookies

Cookies are small pieces of information, stored in simple text files and sometimes placed on your computer by a website. Quantum uses cookies to monitor our website traffic, to enable better service levels. As you browse this website, we will monitor what pages you visit in order to give us aggregate statistics about visitors to our site and their preferences. We store cookies retrieved from external sites you have used to navigate to the Quantum Life website.

The information generated by this type of cookie about your use of the website (including your IP address) is used by search engines to analyse website activity. Cookies do not contain any personal information about you.

Changes to this statement

We may occasionally update this Privacy Statement. We encourage you to periodically review this Statement to stay informed about how we are helping to protect the personal information we collect. Your continued use of this service constitutes your agreement to this Privacy Statement and any updates.

Complaints Policy

Should you have any complaints or comments about any service provided by Quantum Life or about your insurance contract you should:

- Call our Customer Care line on 058-89132 or email us at info@quantumlifeireland.com
- Contact our Customer Feedback Team by e-mailing: mel@quantumlifeireland.com
- Send your complaint in writing to Mel Shanley, Quantum Life Ireland, 4 Garvan's Court, Harbour Bay, Dungarvan, Waterford

We will acknowledge your complaint within 5 working days and we will fully investigate it. On completion of our investigation, we will give you a written response of the outcome. If you remain dissatisfied with our handling of, or response to your complaint you may refer your complaint to the Financial Services Ombudsman at the following address:

Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Lo Call: 1890 882 090
Fax: 01 6620890
E-Mail: enquiries@financialombudsman.ie
Website: www.financialombudsman.ie