



**CHROME  
INSURANCE**

## Terms of Business & Privacy Notice

18 Fitzwilliam Square South, Dublin 2, D02CY65, Ireland.  
Telephone: 01-2340043 Email: info@chromeinsurance.ie  
www.chromeinsurance.ie

### Chrome Insurance Limited Terms of Business

#### Terms of Business

These Terms of Business set out the basis on which Chrome Insurance Limited (the 'Company') will provide business services to you as an individual private client of the Company. The full name and address of the Company is: Chrome Insurance Limited, 18 Fitzwilliam Square, Dublin 2, D02CY65. Please take a few minutes to read through these and if you have any questions we will be happy to answer them.

#### Authorised Status

The company is regulated by the Central Bank. Its Authorisation Number is 53816. The Company Registered Number is 470846.

#### Services

The Company is regulated by the Central Bank as a Multi Agency Intermediary for Life & Non-Life Assurance.

Chrome Insurance Limited offers advice in relation to Buildings and Contents Insurance, Motor Insurance, Travel Insurance, Mortgage Repayment Protection Insurance.

The Company receives and transmits orders on its client's behalf to any of the product producers and insurance undertakings from whom the Company holds letters of appointment. A list of all such entities is contained elsewhere in these Terms of Business

#### Remuneration Policy

The Company may receive commission and other payments from the Product Providers to whom orders are transmitted.

Where the firm is not in receipt of commission, in the case of life assurance and investment contracts, the Company may charge a service fee, agreed with clients, depending on the complexity, time spent, and nature of the transaction. Summary details of these payments will be included in a product information document, which you are legally entitled to receive before an application for a product is completed, and full details will be included with your cooling off period.

In respect of General Insurance Business the Company may charge a non-refundable service fee per policy (at inception, renewal and or cancellation) of up to 5% in respect of personal lines business, subject to a minimum of €30.00.

#### Conflict of Interest

It is the policy of Chrome Insurance to avoid any conflict of interest when providing business services to clients. However, where an unavoidable conflict arises we will advise you of this in writing before providing any business service. If you have not

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been advised of any such conflict you may assume that none arises.

#### Complaints Procedure

Chrome Insurance has in place a written procedure for the handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 business days. The acknowledgement will indicate the name and contact details of the person dealing with the complaint. The complaint will be fully investigated and we will provide the complainant with a regular written update on the progress of the investigation at intervals of not greater than 20 business days.

A full response will be provided within 5 business days of completing the investigation.

If we do not resolve the complaint within 40 business days we will inform the complainant of the anticipated timeframe within which we hope to resolve the complaint. In the event that you remain dissatisfied with the firm's handling of and response to your complaint you are entitled to refer to the Financial Services Ombudsman's Bureau.

Financial Services Ombudsman, Third Floor, Lincoln House, Lincoln Place, Dublin 2. Telephone: 1890 882090. www.financialombudsman.ie.

#### Consumer Protection

Chrome Insurance is a member of the Investor Compensation Scheme established under the Investment Compensation Act of 1998, which provides for the establishment of compensation in certain circumstances, to certain clients, where money or investment instruments owed or belonging to clients and held, or in the case of investments, administered or managed by the firm, cannot be returned to those clients for the time being and there is no reasonable foreseeable opportunity to do so.

Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the client's loss as recognised for the purposes of the Investor Compensation Act, 1998 or compensation of up to €20,000.

#### Client's Money

The Company will accept payments in cash, cheque or bankers credit in respect of all classes of insurance in the circumstances permitted under Section 25G of the Investment Intermediaries Act 1995. Payments must represent premium in respect of either a renewal of a policy, which has been invited by an insurance undertaking or product producer or a proposal accepted by an insurance undertaking or product producer. Chrome Insurance is not authorised to accept cash or negotiable instruments in any other circumstances.

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#### Credit Policy

We regret that credit cannot be extended to clients in respect of premiums, initial, renewal or additional. Initial or first premiums must be paid at inception of cover and renewal premiums before the policy renewals date otherwise the Company will advise the insurance undertaking or product producer involved and cover will be cancelled.

Chrome Insurance will, if necessary, exercise its legal rights to receive any payments due to it, from clients for business services provided by it and to be reimbursed for any value obtained by it for clients arising from payments to it by clients which subsequently default.

#### Receipts

The Company will issue a receipt for each non-negotiable or negotiable instrument or payment received. This is required pursuant to Section 30 of the Investment Intermediaries Act 1995 and the Consumer Protection Code (2006) as issued by the Central Bank. These are issued with your protection in mind and should be stored in a safe place.

#### Consent under the Data Protection Acts

We hereby agree that the details, information and personal data which are collected from us or from third parties in respect of our application will be retained by the Company in electronic form and will be scanned and stored on computer, and/or kept in paper form, kept for and used for the purposes of processing my/our application and administration of same and we agree to retention of this information in electronic form.

The Company may need to disclose and communicate this information to the Product Providers as listed in Appendix 1 of this document for the purposes of processing your application and provision of ancillary services and administrative functions associated with the application and we consent to the Company doing so for the purposes stated.

#### Appendix 1

##### Insurance Undertakings / Product Producer Appointments

The following are a list of insurance undertakings and product producers from which letters of appointments are held.

**Non Life Assurance:** Aviva Insurance, Benchmark Underwriting, Prestige Underwriting, RSA Insurance, Sertus Underwriting, Zurich Insurance, Wrightway Underwriting, Liberty Insurance, Footprint Underwriting, Patrona Underwriting, Kennco Underwriting.

**Life Assurance** New Ireland, Royal London.

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# Chrome Insurance Limited Privacy Notice

## Introduction:

Chrome Insurance Limited t/a Chrome Insurance is committed to protecting your privacy. We wish to be transparent in 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 your understand your rights as a client.

It is the intention of this privacy statement to explain to you the information practices of Chrome Insurance in relation to the information we collect about you.

For the purpose of the GDPR the data controller is:

Chrome Insurance Limited;

Located at: 18 Fitzwilliam Square South, Dublin 2. D02CY65

When we refer to “we” it is Chrome Insurance

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?

Chrome Insurance is a 100% Irish owned insurance broker. We offer quotations, advice and policies for our clients.

## Our data protection officer can be contacted here:

Name: Damien Murtagh.

Email Address: d.murtagh@chromeinsurance.ie

Phone number: 01-2340043

## Purpose for processing your data:

To provide insurance quotes to clients/potential clients;

To advice clients/potential clients on their insurance needs;

To offer our clients ongoing customer care and claims advice.

## Why we are processing your data? Our legal basis.

In order for us to provide you with insurance quotations and policies Chrome Insurance need to collect personal data for the purpose of providing you with insurance quotations and incept policy cover on your instruction. Our lawful reason for processing your data under the GDPR is:

**Legal basis** – Chrome Insurance needs to process your data as this is necessary in relation to a contract of insurance to which the individual has entered into or because the individual has asked for something to be done so they can enter into a

contract. Chrome Insurance provides quotations, advice and policies on a range of life and non life insurance products including home, motor, travel insurance policies and life cover.

In any event, Chrome Insurance 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 Chrome Insurance use the personal data it collects about me?

Chrome Insurance 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 prior to collecting such data

## Who are we sharing your data with?

Your data is shared with a number of insurance companies in order for them to provide premiums for your specific risk.

We may pass your personal data on to third-party service providers contracted to Chrome Insurance 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 Chrome Insurance procedures. In certain cases where you the client appoint a third party to act on your behalf (loss assessors for example) we will share data with them on your written request to do so.

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. 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 EU we as the data controller will ensure the recipient (processor or another controller) has provided the appropriate safeguards and on condition that enforceable data subject rights and effective legal remedies for you the data subject are available.

## Data Subjects Rights:

Chrome Insurance facilitates you, our clients, rights in line with our data protection policy and the subject access request procedure. This is available on request. For any GDPR related queries please email our appointed representative Damien Murtagh d.murtagh@chromeinsurance.ie

## 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 of 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:** you also have the right to be subject to the legal effects of automated processing or profiling.

**Right to judicial review:** in the event that Chrome Insurance 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.

## Retention of Your Personal Data:

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained. Chrome Insurance will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body (Central Bank) and our internal governance.

## Complaints:

In the event that you wish to make a complaint about how your personal data is being processed by Chrome Insurance or how your complaint has been handled, you have the right to lodge a complaint directly with the supervisory authority and Chrome Insurance’s data protection officer Damien Murtagh (d.murtagh@chromeinsurance.ie)

## Failure to provide further information

If we are collecting your data for an insurance contract, quotation or policy and you cannot provide this data the consequences of this could mean the contract cannot be completed, quotation cannot be provided or details are incorrect.

## Profiling- automatic decision making.

Chrome Insurance use profiling in our business. The main categories are:

- a. Risk Profiling: To establish a customer’s attitude to risk;
- b. Profiling for marketing purposes. To establish the suitability of proposed products or services to your needs.

## Additional Processing:

If we intend to further process your personal data for a purpose other than for which the data was collected, we will provide this information prior to processing the data.

## Contact us:

Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on 01-2340043 or email d.murtagh@chromeinsurance.ie

## Privacy policy statement changes

Chrome Insurance may change this privacy notice 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.

This privacy policy was last reviewed in May 2018.