

PRIVACY POLICY

WEB SITE PRIVACY STATEMENT

Masters Insurance Services Limited trading as East Cork Insurances, a member of the Campion Insurance Group and owner of www.berinsurance.ie, takes the privacy of the users of our web site very seriously and is committed to protecting your privacy on-line.

We use the information we collect about you to provide a personalised service to you when you visit our website. At East Cork Insurances, we appreciate that you do not want the personal information you provide to us distributed indiscriminately and here we explain how we collect information, what we do with it and what controls you have.

What information do we collect?

In order to provide a personalised service, we may, upon registration for the eBulletin or at other times (for instance, when you contact us with feedback or to request a proposal form) ask you to submit information such as your name, e-mail address, postal address and telephone number or ask you various questions about your business.

You are under no obligation to provide such information. However, if you should choose to withhold requested information, we may not be able to provide you with certain services.

How is the information used?

We will use the information you provide to us to:

- Identify visitors.
- Respond to enquiries.
- Send you the eBulletin if you have requested it.
- Customise the content and/or layout of our page for each individual.
- Inform you about functionality changes to the site.
- Carry out research on demographics, interests and behaviour.
- Send you information we think you may find useful, including information about our new products/services and invitations to events.
- We may occasionally send you direct mail by email about products and services, news or forthcoming events we feel may be of interest to you. This will only come from us and only if you have indicated that you wish to receive these offers. We will not share your information with any third parties except as set out below.

You can tell us not to contact you either when you initially provide us with your information, or later by:

- Replying with 'unsubscribe' in the subject line of any email sent to you or email: paul.mcmahon@eastcorkinsurance.ie
- Completing the feedback form and using the 'unsubscribe' option from the drop down menu.
- Contacting us to make updates or amendments to your personal information.
- Contacting us to request that we cease using your information for direct marketing purposes.

With whom is the information shared?

We may disclose aggregate statistics about our Site visitors, customers and sales in order to describe our services to prospective partners, advertisers and other reputable third parties and for other lawful purposes, but these statistics will include no personally identifying information.

As a subsidiary of East Cork Insurances, we may share information among the Campion Insurance Group of companies and do so only for internal purposes. We require strict confidentiality by the receiving parties and limit the use of the information to the purpose for which it was disclosed.

East Cork Insurances reserves the right to share all information we collect as this statement describes. We also may disclose personal information if required to do so by law or if it believes that such action is necessary to protect and defend the rights, property or personal safety of East Cork Insurances, the Site or its visitors.

Third party web sites.

This Site contains links to other sites. We cannot be responsible for the privacy policies and practices of other web sites even if you access them using links from our web site and

recommend that you check the policy of each site you visit.

In addition, if you linked to our web site from a third party web site, we cannot be responsible for the privacy policies and practices of the owners or operators of that third party site and recommend that you check the policy of that third party site and contact its owner or operator if you have any concerns or questions.

East Cork Insurances is not responsible for any transaction you enter into with a third party web site even if you access them using links from our Site. Consequently, if you purchase products or services from a third party web site your contract for such products or services will be with that third party and not East Cork Insurances.

Security.

East Cork Insurances places a great importance on the security of all personally identifiable information associated with our customers. We have security measures in place to attempt to protect against the loss, misuse and alteration of personal data under our control.

For example, our security and technology policies are periodically reviewed and enhanced as necessary and only authorised personnel have access to user information. We use secure server software (SSL) to encrypt financial information you input before it is set to us and the servers we use to store personally identifiable information on are kept in a secure environment. While we cannot ensure or guarantee that loss, misuse or alteration of data will not occur, we use our best efforts to prevent this.

Log files/IP addresses.

When you visit our Site, we automatically log your IP address (the unique address which identifies your computer on the internet) which is automatically recognised by our web server. We use IP addresses to help us administer the Site and to collect broad demographic information for aggregate use. We do not link IP addresses to personally identifiable information.

Use of cookies.

Cookies are pieces of information that a website transfers to your hard drive to store and sometimes track information about you. Most web browsers automatically accept cookies, but if you prefer, you can change your browser to prevent that. However, you may not be able to take full advantage of a website if you do so. Cookies are specific to the server that created them and cannot be accessed by other servers, which means they cannot be used to track your movements around the web. Although they do identify a user's computer, cookies do not personally identify users and passwords and credit card information are not stored in cookies.

Find out more about cookies at www.cookiecentral.com.

Where is the information stored?

When you purchase a policy online from East Cork Insurances on www.berinsurance.ie you will be directed to a secure online website owned by HCC. HCCI is a division of HCC, which is a USA registered and licensed Company, therefore information may be passed/stored in the US but only for internal purposes. This is necessary in order to process the information and to send you the information you have requested. Information submitted by you may be transferred by us to our other offices and to other reputable third party organisations as outlined above, which may be situated outside the European Economic Area.

Keeping your records accurate.

We aim to keep our information about you as accurate as possible. If you would like to review or change the details you have supplied us with, or if you have another query relating to your information, please contact us using our contact us on the toolbar or email

paul.mcmahon@eastcorkinsurances.com

Your acceptance of these terms.

By using www.berinsurance.ie web site, you consent to the collection and use of this information by HCCI and to the HCC privacy policy and by East Cork Insurances.

Your rights.

You have a legal right to request that we provide you with a copy of all the personal information about you held by us. You also have a right to correct any errors in that information. As

mentioned above, you have a right to request that we cease to use your personal information for direct marketing purposes. Please e-mail any questions, concerns or comments you have about these policies to paul.mcmahon@eastcorkinsurances.com or write to us at:
East Cork Insurances, Main Street, Midleton. Co. Cork. Tel 021 4632105 Fax 021 4613868