

Data Protection

MCL Insurance Services Ltd t/as 25plus.ie is committed to protecting your privacy. Please read our Data Protection & Privacy Policy below so that you understand how MCL Insurance Services may process and protect personal information that we may obtain about you ("Customer Data"), the circumstances in which we may disclose it to anyone, the choices you have regarding our use of the information and your ability to correct the information. If you would like to remove your email address from our mailing lists, you can do so by visiting <http://www.25plus.ie/unsubscribe.aspx>. If you have any comments, queries or suggestions about our Data Protection & Privacy Policy or the level of security practices of MCL Insurance Services Ltd or you wish to change, modify, update or remove your Customer Data, contact us by email at compliance@25plus.ie or via postal mail by writing to the **Compliance Officer, 25plus.ie, 66 Railway Road, Coleraine, BT52 1PG**

Collection and Use of Customer Data

MCL Insurance Services Ltd uses your Customer Data for the provision and administration of insurance products and related services. Examples of the actual or possible uses of your Customer Data are: processing your insurance application, processing claims, statistical analysis, underwriting purposes, fraud prevention, market research, risk management and provision of advice.

Your Customer Data may also be used by MCL Insurance Services Ltd to provide you with information about products and services from us or other products and services which are arranged for you by us with other companies within the MCL Insurance Services Ltd or with a third party. We operate a strict opt-out policy, such that all direct marketing material contains the option to opt-out of future direct marketing. Furthermore, you may opt-out at any time by writing to the Compliance Officer at the address above.

You may be required to provide MCL Insurance Services Ltd with sensitive personal data e.g. information relating to your physical or mental health or the commission or alleged commission of or prosecution for an offence ("Sensitive Data"). MCL Insurance Services Ltd is committed to protecting the privacy of Sensitive Data and will only use Sensitive Data in a manner consistent with this Data Protection & Privacy Policy.

This processing of information applies to both our online and off line work practices.

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. No information is collected that can be used by us to identify individual users on the public part of the website.

By disclosing your Customer Data to MCL Insurance Services Ltd you indicate your consent to the collection, storage, processing and use of your Customer Data by us as described in this Data Protection & Privacy Policy.

Disclosure of Customer Data

MCL Insurance Services Ltd considers your Customer Data to be private and confidential. MCL Insurance Services Ltd may sometimes disclose information about you to agents or service providers appointed by us, regulatory bodies, other insurance companies (directly or via a central register) and other companies within MCL Insurance Services Ltd and our partners both inside and outside of the European Economic Area in connection with the provision of services to you. MCL Insurance Services Ltd may access and/or disclose your Customer Data if required to do so by law or in the good faith and belief that such action is necessary to: (a) conform with the law or comply with legal process served on MCL Insurance Services Ltd; (b) protect and defend the rights or property of MCL Insurance Services Ltd including, without limitation the security and integrity of our network; or (c) act under pressing circumstances to protect the personal safety of users of our services or members of the public.

Access to and Rectification of your Customer Data

You are entitled to copies of your Customer Data held by us as the data controller. We will provide you with a copy of the Customer Data kept by us as soon as may be and in any event not more than 40 days after the request in writing. To access your data, a fee of €10.00 is chargeable under the terms of the Data Protection Acts and a cheque should be made payable to 25plus.ie. All requests should be addressed to the Compliance Officer, MCL Insurance Services Ltd at the address mentioned above. If the information we hold about you is inaccurate, please let us know and we will make the necessary amendments and confirm that these have been made within 40 days of receipt of your request. We will hold on to your Customer Data for as long as necessary for the purposes of providing insurance products and related services to you.

Insurance-Link Central Register

The Insurance Link Central Register is maintained by Insurance companies under the auspices of the Irish Insurance Federation. The information is shared with other insurance companies. It is part of the Insurance Federations campaign in the fight to eradicate fraudulent claims. Where

appropriate, information may be passed to relevant enforcement agencies. You have a right of access to customer data held about you by Insurance Link Central Register. For more information write to our Data Protection Officer at the address mentioned above.

Security of Customer Data

MCL Insurance Services Ltd is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your Customer Data from unauthorised access, alteration, use, disclosure, accidental loss or destruction. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities. When we transmit highly confidential information (such as a credit card number) over the internet, we protect it through the use of encryption and secure servers. As effective as modern security practices are, we cannot guarantee the complete security of our database, nor can we guarantee that information you supply won't be intercepted while being transmitted to us over the Internet. MCL Insurance Services Ltd will continue to revise policies and implement additional security features as new technologies become available.

Use of Cookies

"Cookies" are small text files sent from a website to the hard drive of a user's computer to store bits of information related to that user. Cookies can store information about users, including IP addresses, navigational data, server information, data transfer times, user preferences, and passwords needed to access the special areas on our site. MCL Insurance Services Ltd uses Cookies for the purpose of storing and retrieving session information in our on-line Motor and Travel Quotes Systems. No Customer Data or Sensitive Data is stored in the Cookie.

Software Quality

MCL Insurance Services Ltd does not warrant that any information, software or other material accessible through this site is free of viruses, worms, Trojan horses or other harmful component. MCL Insurance Services Ltd assumes no responsibility and shall not be liable for any direct, indirect, incidental or consequential damages that result from the use, access to, browsing in or downloading of any information, data, text, images or other material accessible through one of its web pages, this site or the website of any linked third party.

Changes to the Data Protection & Privacy Policy

MCL Insurance Services Ltd reserves the right to change this Data Protection & Privacy Policy from time to time in its sole discretion. If we decide to make any changes, we will post those changes to our website www.25plus.ie so that you will always know what information we gather, how we might use that information and in what circumstances we will disclose it to anyone. By continuing to use www.25plus.ie after we post any changes, you accept and agree to this Data Protection & Privacy Policy, as modified.

Third Party Cookies

In addition to our own cookies, we work with various reputable companies to help us analyse how our website is used, and to optimise our Website and Apps to deliver the best possible experience. The following companies help us achieve this through use of cookies:

Google Analytics

Google Analytics is a service provided by Google, Inc. ("**Google**"). Google Analytics uses cookies to help us analyze how users use our website, our mobile site. The information generated by these cookies (including your truncated IP address) is transmitted to and stored by Google on servers. Google will use this information for the purpose of evaluating your, and other users', use of our website, mobile site, compiling reports for us on website activity and providing other services relating to website activity and Internet usage. Please note that Google only receives your truncated IP address. This is sufficient for Google to identify (approximately) the country from which you are visiting our sites or accessing our players, but is not sufficient to identify you, or your computer or mobile device, individually.

Google cookies are those beginning "_ut".

You can find more information [here](#), including a link to [Google's privacy policy](#).

To opt-out of analysis by Google Analytics on our website and other websites, please visit <http://tools.google.com/dlpage/gaoptout>.

Google AdWords and Google Remarketing

We use the online advertising program Google AdWords and the Google Remarketing technology, both operated by the company Google Inc. ("Google") .

For measuring conversion with Google AdWords, a conversion tracking cookie is placed when a user clicks on a 25plus.ie advertisement delivered by Google ("Ads"). Conversion tracking cookies expire after 30 days and are not used for personal identification. Google uses a different cookie for each Google AdWords customer and there is no consolidation of the cookie data with other data. If you click on one of our Ads and proceed to a page equipped with a conversion tag and the cookie has not yet expired, the conversion is documented. With the help of the conversion tracking cookie we see the total number of conversions and are able to review the performance of our Ads. You can find more information about Google AdWords [here](#).

When you click on one of our Ads, a Google Remarketing cookie is placed. This cookie helps to serve our Ads to you at a later time when you browse pages of the Google content network. Remarketing cookies expire after 30 days and are not used for personal identification. For more information on Google Remarketing, please see [here](#).

Google cookies are those beginning "__ut".

To opt-out of personalized ad delivery on the Google content network, please visit [Google's Ads Preferences Manager](#) or if you wish to opt-out permanently even when all cookies are deleted from your browser you can install their plugin [here](#).

DoubleClick

We also use DoubleClick, an ad serving service operated by Google Ireland Limited ("Google Ireland"). Google Ireland uses cookies in order to facilitate to show relevant and interesting ads to you. When you interact with our website your browser automatically makes information available to Google Ireland on our behalf, including your IP-address. This information about your use of the website will solely be used to create pseudonym profiles based on your interests. These enable us to display more appealing advertising to you. You can find more information on Double Click cookies [here](#). If you wish to opt out of personalized ad serving by Google Ireland, please see the Opting Out section below.

Please be aware that even if you opt out of interest-based ads, you may still see ads based on factors such as your general location derived from your current IP-address, your browser type and recent, previous searches related to your current search.

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