

Irish Life Health dac.

Privacy Notice

At Irish Life, we are committed to protecting the privacy of your personal information. This Privacy Notice explains how we do this, as well as letting you know about your rights in relation to your personal information.

1. Irish Life Group:

Irish Life Group Companies offer a broad range of life assurance, health insurance, pensions and investments products, as well as financial advice and other health and wellbeing services. Our companies collect, use and share personal information (data), so that we can provide you with products and services as data controllers and also, in some circumstances, as joint data controllers. What personal information is collected, how your personal information is used and shared and your rights in relation to that data is explained in the Privacy Notice of the relevant Irish Life Group data controller. We will direct you to the relevant Privacy Notice when we collect personal information from you for example when you ask for a quote or apply for one of our products. Please read these Privacy Notices carefully, as they will explain which Irish Life Group company or companies are responsible for managing your personal information and specific information about how we will use your personal information in relation to products and services that we provide to you.

All Irish Life Privacy Notices are available here www.irishlife.ie/privacy-notices. This is the Privacy Notice for Irish Life Health dac.

2. What is a Privacy Notice & why is it important?

We know your personal information is important to you and it is important to Irish Life Health dac too. Irish Life Health dac have measures in place to protect and ensure the security of your personal and sensitive information.

This Privacy Notice tells you what we use your personal information for and explains your rights around how we use it. It includes details of joint data controller services, where we use your personal information together with Irish Life Assurance plc and Irish Life Financial Services Ltd, to provide shared services. Contact details for these Irish Life joint data controllers are included in section 13. Please read this Privacy Notice to understand how and why we use your personal information.

Additional Members

If you give us personal information about someone else, including other members on your plan, please make sure you have their permission and please make them aware of this Privacy Notice, as it also applies to them.

3. What Personal information we collect and why

We use personal information and the personal information of other members on your plan (policy), to provide insurance plans and customer service, to assess and pay claims and to provide related services.

This personal information includes but is not limited to, your name, address, date of birth and contact details. Sensitive personal information including medical information will only be collected as and when needed to provide you with the benefits of your insurance plan. We restrict access to and use of sensitive personal information such as medical information.

Please note that if you give us false information or fail to disclose information, we will record this.

In addition we use personal information to efficiently manage our business including to:

- > improve our products and services;
- > perform financial reporting, comply with laws, and to manage our risks;
- > understand our customers and support relevant customer engagement.

We also use personal information on a joint data controller basis, with Irish Life Assurance plc and Irish Life Financial Services Ltd, in order to provide shared services to you. Your name, contact details, date of birth and plan holdings are needed for this. Shared services provided on a joint data controller basis include:

- > on-line digital services such as MyIrishLife;
- > Irish Life Group consent preferences such as direct marketing;
- > integrated customer service as we develop our shared customer experience.

4. Lawful basis of processing

We must have a lawful basis to collect and use personal information which is set out below:

Needed to perform your contract:

Personal information about you and other members on your plan is needed to provide and administer your plan or take steps requested by you, before you enter into your plan. These activities can include:

- > providing a quote;
- > recommending the most suitable plan for your needs;
- > processing your application and issuing your plan;
- > providing you with information about your plan and benefits;
- > making and receiving payments to you and from you;
- > addressing your plan queries and service requests;
- > addressing your concerns or complaints;
- > identifying where you may be eligible for certain benefits;
- > contacting you to inform you of any relevant actions you may need to take;
- > administering your plan, providing benefits, and paying claims.

Your claims including historical claims may be reviewed to understand the impact of certain benefits provided, the cost effectiveness of these benefits and the resulting outcome on your claim experience.

Where you are not the Policyholder but are insured as an additional member on a Health Insurance plan, please note that claims related correspondence in respect of your inpatient claims will be sent to you at the Policyholder's address. In respect of Day to Day and Out-patient expenses, the Policyholder will be notified of any claims, (at benefit level) submitted by adult members on the plan. In respect of a Dental Insurance plan, where you are not the Policyholder but are insured as an additional member on the policy, please note that claims related correspondence in respect of claims submitted by your dental provider will be sent to you at the Policyholder's address. Please also note that the Policyholder will be notified of any claims (at benefit level) submitted by adult members on the plan.

We may in certain circumstances share your personal information with other health insurers and health service providers for the purposes of confirming the level of cover and plan benefits available to you.

We also collect and use personal information about agents, brokers and financial advisers to service their agency contracts with us.

Required by law:

We use your personal information to comply with statutory codes, law and regulations for example:

- > reporting to regulators;
- > keeping proper books and records;
- > actuarial claims analysis and risk management to ensure the company stays financially sound.

We must manage our risks and ensure the company stays financially sound. To do this, we use personal and sensitive personal data relating to current and historical claims, to identify patterns in claims, to try to predict future trends and how they might affect our business, and to undertake pricing and profitability studies.

We may share your personal information with other health insurers for the purposes of verifying your lifetime community rating loading information and determining waiting periods to the extent permitted by law.

We are also required to screen all customers against Financial Sanctions lists and to do this we will use your name, date of birth and address. If we provide you with advice we are required to complete an analysis of your health insurance needs to recommend a health insurance plan that is suitable for you.

We carry out internal reporting, quality checking, compliance controls and audits to help meet our legal obligations.

The type of personal information that is required by law may vary in the future and depends on the type of product or service we provide.

Irish Life Health's legitimate interest:

We use your personal information for our legitimate interests as shown below. We have taken account of any privacy risks and ensured that your data protection rights are not affected, including your right to object. Where possible we will provide you with an option to opt out. We believe these uses benefit our customers. You can contact us if you have any questions using the details in section 11 of this Privacy Notice.

Call Recording:

Calls are recorded for staff training and monitoring, as well as maintaining a record of customer transactions we complete over the phone. We also save the number you're calling from to help us handle your call and direct you to the most suitable team. This includes calls through landline, internet or mobile. We will let you know if a call is being recorded at the start of the call so you can decide to continue or not.

Customer Research:

To help improve the level of service we provide, we carry out customer research through surveys and we may on occasions contact you for participation in consumer satisfaction or research surveys. Your details may be used for these purposes after your plan has ceased for a maximum of 1 year.

Customer queries and service requests:

After your plan has ceased, when you or your appointed representative send us a query, concern or request a service, we will collect and use personal information needed to respond to your request. We will also use your plan information to respond to your queries and requests.

Providing Plan Benefits to Additional Members:

In some cases, a plan provides benefits to additional members on your plan. We process personal information to provide these benefits including paying claims. We may also need to contact additional members directly in relation to their policy and plan benefits.

Sharing with your Insurance Broker:

If you choose to take your insurance plan out through an insurance broker, we will share your personal information with your insurance broker only as required and this will not include sensitive personal information. This is to keep them up to date on your plan, which allows them to give you a better service.

Sharing with Appointed Representatives

Where necessary, your personal information is shared with an appointed or legal representative, for example in the case of an estate or power of attorney.

Sharing with Referrers

Where you were referred to us by a regulated third party, we will share information with them about the outcome of that referral.

Sharing with your Employer for Scheme Administration and Corporate Insights

Where your plan has been set up through your employer, we will share information with them to the extent that is required in order to administer the group scheme. If your employer pays for your plan as part of an employer scheme and your policy is cancelled, we will notify your employer that the policy has been cancelled. We also share aggregate insights with your employer in relation to levels of participation, usage of benefits and claim categories. Aggregate reports are used for these purposes where individuals are not identifiable.

Sharing with Other Health Insurers

We share information on your plan and previous plans with other health insurers to facilitate applying the correct lifetime community rating loading, and level of cover including any waiting periods. To do this we use your contact details to verify you with other insurers.

Clinical Audits and Cost Management:

Clinical audits are necessary to ensure that claims and the use of medical resources and resulting outcomes are appropriate. We may on occasion look for information from your GP, consultant, hospital or other medical provider regarding any treatment provided to you or other members of the insurance plan for the purpose of a clinical audit.

Customer Verification with other Irish Life Group Companies:

We maintain a record of customers across certain Irish Life Group companies using personal information such as your name, date of birth and contact details, to verify you and your plans and allocate you with an Irish Life Group Identification Number. This allows us to provide Irish Life shared services to you, and to jointly hold and share your consent preferences, such as for direct marketing.

Safety, Security and Fraud Prevention:

We capture and hold data from email, web and network traffic to monitor and protect information security and to support investigation around cyber or data loss events (e.g. a malicious act – virus or hacking). If you visit our offices we will record CCTV footage for safety and security reasons. We only hold these recordings temporarily and for longer if we need to for safety and security investigations.

We use personal information to prevent, investigate and identify suspicious or fraudulent activities including non-disclosure, fraudulent or suspicious patterns of claims or claims for inappropriate treatments or procedures.

Aggregate Analytics and Statistics:

We perform data analytics and statistical analysis on our products and customers across the Irish Life Group companies, to allow us to understand how our customers interact with us, what products and services customers avail of and to help develop and promote our products and services. Aggregate reports are used for these purposes where individuals are not identifiable.

Individual Analytics and Profiles:

We continue to develop our data analytics to evaluate customer and plan information and provide insights including behavioural attributes at individual customer level. We do this to improve efficiency of our business and the quality of products and service we provide to our customers. This includes helping us identify existing groups of customers that may benefit from early and ongoing engagement in relation to financial needs, objectives and our products and services. This will include personal information, but not sensitive personal information such as medical information.

Automated Processing:

We use automated systems and processes including machine learning and artificial intelligence for efficiency and to improve the service we provide to you. These technologies help us analyse, automate and optimise repetitive tasks, for example we have an automated system in place for Online Day to Day, Hospital and Outpatient Scan Centre claiming. You can however, request that a person make the decision on your claim.

The design and use of these technologies can involve processing personal and sensitive information. Where personal information is used in this way, where possible we alter or remove information to prevent you being identified.

With Your Consent:

You need to give your consent for us to collect and use personal information classed as sensitive, or for certain uses of your personal information. You are given the choice to provide consent, or not. When we collect your consent, we will explain what we need it for and how you can change your mind in the future.

Direct Marketing:

Where you have consented, we may use your personal information to contact you about offers and services from companies across the Irish Life Group, separately from your plan communications.

We will only send you direct marketing content where we have your consent.

Biometric Data:

Where you have consented, we may collect biometric information for example to identify you through voice, facial or fingerprint recognition.

Cookies:

When you visit our website, we will use cookies for purposes such as:

- > to make our website or app work properly.
- > to understand how visitors use our site and help us improve it.
- > to remember your preferences and settings.
- > to deliver relevant advertisements and content based on your interests.

You can choose to accept or decline these cookies using your browser or device settings. Blocking some types of cookies may affect your experience of the site.

In some cases when we send you emails, we will use cookies and similar technologies to tell us if you have received and opened the email.

For more detailed information on the cookies we use and how you can manage them, please refer to our Cookie Policy.

Mobile App Software Development Kits (SDK):

When you register and use one of our mobile apps, we may use third-party software development kits ("SDKs") to collect information about how you are using the app. We use information on how you interact with the app to improve the usability of the app and to enable us to track the performance of our advertising. We will ask for your consent to use these when you register for one of our Apps.

Additional Products and Services from Irish Life Group:

We will ask for your consent before sharing your Irish Life Health plan information with our group companies to offer you additional products and services from the Irish Life Group. In the shared MyIrishLife portal, provided jointly with Irish Life Assurance and Irish Life Financial Services, we can display additional plan information such as an Irish Life Assurance plan value, with your consent.

5. Consent and how to withdraw consent?

Where we process your personal information based on consent, you have the right to withdraw that consent at any time. The opt-out methods will depend on how the consent was collected and will be explained when you give us your consent, e.g. you can change your mind using the opt-out link in any direct marketing emails sent to you. For shared on-line digital services, such as the MyIrishLife portal, you also can change or withdraw consent using the preference settings.

You are also able to withdraw consent by contacting us directly using the details in section 11 of this Privacy Notice.

6. How and where do we get your personal information from?

You provide us with your personal information (and the personal information of other members on your plan) directly when you contact us, complete our forms, use our on-line digital services including webchat, speak with us or visit our website, social media accounts and mobile apps. For more information on what personal information is collected and used on our website please see our Cookies Policy at www.irishlife.ie/cookie-policy.

If you use a shared service provided jointly by Irish Life Group companies, we will receive the personal information collected through that service. We also receive contact details and plan holdings from Irish Life joint data controller companies Irish Life Assurance plc and Irish Life Financial Services Ltd to verify you and your plans and to allow you to avail of Irish Life shared services.

We also get personal information from other parties including, health insurance providers, insurance brokers, referrers, solicitors, employers, regulators, GPs, consultants, hospitals, other medical providers or benefit providers, as and when required.

We may in certain circumstances obtain personal information from other health insurers for the purposes of verifying your lifetime community rating loading information and determining waiting periods to the extent permitted by law.

We also create new personal information about you based on information you have given us and through your interactions with us such as noting your online preferences.

7. Who do we pass your personal information to?

We pass personal information, including personal health information if necessary to:

- **Data Processors:**
 - > Companies that act as service providers under contract with us and only process and store your personal information as instructed by us. Your personal information is transferred and held securely and is not used by other parties for any other reason.
 - > Our five main Data Processors are Irish Life Financial Services Ltd, Irish Life Group Services Ltd, Canada Life Group Services Ltd, Abtran Ltd, and Forward Emphasis Ireland.
 - > The categories of services that we use other Data Processors for include: document and print management, call centre telephony, claims processing, administration, IT infrastructure solutions, cyber security, payment service providers, customer services, customer surveys, marketing, customer research, financial sanctions list screening, mobile app services and clinical audits of medical providers.
- **Brokers or Financial Advisers:**
 - > Brokers or financial advisers who you have chosen to act as your intermediary to give service and advice on your plan, or; who your Employer has chosen if you are a member of a group scheme to act as an intermediary to give service and advice on the group scheme.
- **Referrers**
 - > We pass limited and aggregated personal information to regulated third parties who referred you to us.
- **GPs, Consultants, Hospitals, Medical Providers and Service Providers:**
 - > In certain instances, we may need to share personal information, including medical or other sensitive personal information and details of benefits available on your plan, with third parties about you and any other member named on your plan for the purposes of administering your plan, assessing claims and providing you with plan benefits.
- **Other Health Insurers:**
 - > We share information on your plans with other health insurers and receive information from them for the purpose of verifying your lifetime community rating loading information and to determine waiting periods to the extent permitted by law.
 - > Where you are a member of an employer scheme and the scheme is transferring to another insurance provider, we may at the employer's request pass personal information to the new provider in order to facilitate this change.
- **Reinsurers:**
 - > Reinsurers who we have a contract with to underwrite our plans and claims. You can see our current panel of reinsurers at www.irishlife.ie/health-insurance/privacy-and-legal/current-reinsurers
- **Regulators:**
 - > Regulators and the Revenue Commissioners or as needed to comply with regulations, statutory codes and laws.
- **Irish Life Group Companies:**
 - > We pass your personal information to other Irish Life Group companies for statistical purposes and data analytics on an aggregated basis.
 - > We also pass your contact details and plan holdings to verify you and allow you to avail of Irish Life shared services.
 - > Where you avail of Irish Life shared services, we will pass information collected through those services to Irish Life joint data controller companies, Irish Life Assurance plc and Irish Life Financial Services Ltd.

- **Your Employer:**
 - > Where your plan has been set up through your employer, we will share information with them to the extent that is required in order to administer the group scheme. We also share aggregate insights with your employer in relation to levels of participation, usage of benefits and claim categories. Aggregate reports are used for these purposes where individuals are not identifiable.
- **Policyholder**
 - > Where you are not the Policyholder but are insured as an additional member, we share your personal data with the policyholder to the extent required to administer the plan, including benefits claimed by you on the plan.
- **Third Parties for digital advertising and marketing:**
 - > Your online activity will be shared with third party providers such as social media platforms, where you consent to marketing cookies.

8. Do we transfer your personal information outside of the EU?

While your personal information is generally processed and stored within the EU, in some circumstances we do transfer personal information outside the EU. Examples of countries where personal information is transferred to include the UK, Canada, USA and India.

Some of our service providers and data processors are global companies who may transfer data outside the EU such as for service support. This includes our cyber security services, for example. We pass personal information securely to our parent company Great West LifeCo in Canada. We do this for administration purposes, for recording of legal claims and for screening our customers against Financial Sanctions lists, to comply with relevant legislation. Our parent company, Great-West Lifeco has a legal obligation to maintain a list of our identified high-risk customers.

Passing your personal information to certain countries, including the UK and Canada, is allowed under an Adequacy Decision made by the European Commission. Where we, our services providers, or our data processors, transfer your personal information outside the EU, we will take steps to ensure that your personal information is adequately protected and transferred in line with data protection law.

We use Model Standard Contractual Clauses for transfers of personal information outside of the EU to countries or regions without an Adequacy Decision, to ensure that any personal information leaving the EEA will be transferred in compliance with EU data protection law. These are available by contacting us.

9. How long do we keep your personal information for?

We keep and use your personal information for as long as you have a relationship with us. We also hold it after this where we need to for complaints handling, legal claims, for system back-ups and for as long as we have to under regulations.

Where you have availed of a regulated product or service, we will retain your personal information for 7 years after your relationship with us has ended. In addition, we retain personal information such as your name, date of birth, address and plan detail to meet our requirements under the Lifetime Community Rating legislation.

In some cases, deleting certain records including identifiers such as plan number is not possible, while maintaining system integrity. Where this occurs, we have taken steps to pseudonymise the personal information and limit the processing to maintaining this data securely.

10. What are your rights?

You have a number of rights over your personal information which you can exercise free of charge by contacting us using the details in section 11 of this Privacy Notice. You will need to give us information to help us identify you and we will respond to you within one month. Any restrictions to your rights will be explained in our response.

Right to Information

You have a right to the information set out in this Privacy Notice. The most recent version of our Privacy Notice will always be accessible on our website at www.irishlife.ie/health-insurance/privacy-and-legal/data-privacy-notice and on the Irish Life website www.irishlife.ie/ilh-privacy-notice

If we make changes to the type of personal information we collect and / or how we use it, we will inform you of the changes. We have controls in place to protect your personal information and minimise the risk of security breaches, however, should any breaches result in a high risk for you, we will inform you without undue delay.

Right to Restrict or Object

You can restrict or object to any unfair and unlawful collection or use of your personal information.

You can object to legitimate interest processing including any fully automated decision making that has a legal or similar significant impact for you and ask for the decision to be made by a person.

You can withdraw consent and object, for example, to direct marketing.

Right to Correct and Update

You can ask us to correct and update personal information we hold about you; to provide you with the best service it is important we have your up to date personal information, such as contact details.

Right to Delete and Be Forgotten

You can have your personal information deleted if it is incorrect or has been processed unfairly or unlawfully.

If you have withdrawn consent, you can ask for your personal information to be deleted. We will keep a record of your request so we know why your personal information was deleted.

If we have provided a regulated product or service to you, we must keep your personal information for a minimum period by law.

Right to Access

You have the right to know what personal information we hold and use about you and to receive a copy of your personal information.

We must tell you:

- > why we hold it;
- > who we pass it to, including whether we transfer it outside the EU;
- > how long we keep it for;
- > where we got it from; and
- > if we carried out any automated-decisions, and if so, the logic behind it and what it means for you.

This right does not allow you access to personal information about anyone else.

To access your personal information, please write to us or email us using the contact details in section 11 of this Privacy Notice. To help us respond as quickly as possible please let us know if you are only looking for copies of specific personal information.

Right to Portability

You can ask for a copy of all personal information that you gave us (including through your interactions with us), and which we hold in an automated format. You can receive this in a machine readable format that allows you to keep it.

You may also request Irish Life Health dac to send this personal information in a machine readable format to another company. The format will depend on our ability to provide this in a secure way that protects your personal information.

11. How to contact us

You can contact us with any questions about your personal information and this Privacy Notice, or to exercise your data protection rights:



PO Box 13028, Dublin 1



+353 (01) 562 5100



heretohelp@irishlifehealth.ie



www.irishlife.ie

12. Data Protection Officer

Irish Life Health dac also has a Data Protection Officer that you can contact directly:



Data Protection Officer, Irish Life Health dac, Block D, Lower Abbey Street, Dublin 1



+353 (01) 562 5100



ILHDPO@irishlifehealth.ie



www.irishlife.ie

13. Irish Life Joint Data Controllers

You can also contact the Data Protection Officers of both our joint data controllers, Irish Life Assurance plc and Irish Life Financial Services Ltd using the contact details below:



Irish Life Assurance plc, Irish Life Centre,
Lower Abbey Street, Dublin 1



+353 (0)1 704 1969



ILADPO@irishlife.ie



www.irishlife.ie

Irish Life Financial Services Ltd, Irish Life Centre
Lower Abbey Street, Dublin 1

+353 (0)1 704 1969

ILFSDPO@irishlife.ie

www.irishlife.ie

14. Complaints

If you do not think that we have processed your personal information fairly or in line with this Privacy Notice, please contact us.

If you are not happy with how we have processed your personal information or handled your privacy rights, you can complain to the Data Protection Commission by contacting them below:



Data Protection Commission, 6 Pembroke Row, Dublin 2, D02 X963, Ireland



+ 353 (0)1 765 0100 / 1800 437 737



www.dataprotection.ie

This Privacy Notice is effective from July 2025

Irish Life Health dac is regulated by the Central Bank of Ireland.

Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland.

Irish Life Financial Services Ltd is regulated by the Central Bank of Ireland.

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