

Privacy Notice

Pat Treacy Insurance Brokers Ltd. is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the General Data Protection Regulation (GDPR) in relation to not only processing your data but ensuring you understand your rights.

For the purposes of the GDPR the data controller is PTI - Pat Treacy Insurance Brokers Ltd. Our contact details are:

- Address: 261 Crumlin Road, Dublin 12, D12 XY04;
- Telephone: 01 455 6577
- Email: info@pattreacy.ie

When we refer to we/us, we mean PTI – Pat Treacy Insurance Brokers Ltd.

Please read this Privacy Notice 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?

PTI – Pat Treacy Insurance Brokers Ltd. is a member of Brokers Ireland and is regulated by the Central Bank of Ireland (Registered number: C39292).

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life, pensions and investments. A full list of insurers and product producers with which we deal is available on request. In providing this service to you, we need to gather personal information from you. Based on the information you provide, we make recommendations for the life and pensions products best suited to your needs and objectives.

Any questions or concerns you have can be directed to the owner of the information, the GDPR owner:

Our GDPR Owner can be contacted directly here:

- Name: Patrick Treacy
- Email address: patrick@patricktreacy.ie
- Phone number: 01 455 6577

How do we collect your information and what information do we collect?

The personal information we collect varies depending upon the nature of our services. We will endeavour to provide you with an overview of those categories of personal data our organisation collects and our purpose for using that data.

Where we may collect your personal data from.

We may collect your personal data from a variety of sources including the following. The sources used will depend on your circumstances and the product you are interested in:

- From you or from your personal representative;
- From your employer;
- From Life, Pensions and Investments companies that we have agencies with;
- When you request a service from us such as a quotation for a life assurance product or for a pension product; or when you contact us for advice on your retirement options.
- When you submit your information using our website to organise a consultation appointment;
- From our website and it installs cookies or other tracking technologies onto your device;
- If you contact us with a complaint or query;

What information do we collect?

When we collect data about you, we advise you why we are asking for the information, why it is needed and how it will be used. We control your personal data so that we can provide you with advice and recommendations for suitable life and pensions and/or investments products.

The information you provide us is passed on to the relevant insurers that we have agencies with. This is done by means of application forms, by email, by post or through their secure online websites. If you do not provide us with the information that we need, we may not be able to offer you our services including advice on products available to you on the market.

The type of information that we collect about you includes the following:

1.	Contact and Identifying information - e.g., name, address (including proof of address) and other contact details (e.g. email, mobile, landline)
2.	Unique identifiers - e.g. identification numbers issued by Government bodies or agencies, including your PPS number, passport number, public services card number.
3.	Demographic details - age, date of birth, gender, marital status, place of birth, nationality, lifestyle, and insurance requirements; dependents, photo identification, as well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. e.g., your children/spouse
4.	Employment information e.g., role, employment status (such as full/part time, contract), employer, job title, salary information, employment benefits, and employment history; This information is necessary for our Fact Find with our clients
5.	Health information required for life assurance products such as income protection or life cover. We do not process health information other than hold the health information you provide us on file. The Life insurers process and control your health data. This allows them to underwrite your policy or decide to decline cover or to apply exclusions. The insurers may obtain further information with your prior approval from your doctor, but such information is not shared with us. Health information has additional protection under Data Protection Law. Health information includes information about your health status, medical records and medical assessment outcomes; We collect medical information relating to personal habits (e.g., smoking and consumption of alcohol), medical history. We may also process certain special categories of information, for example information about your personal characteristics (biometric information) or disability information.
6.	Financial details e.g., salary, bank account details such as IBANs and branch location, bonus payments, benefits and entitlement data.
7.	Pensions and Insurance Benefits information such as current benefits, pension entitlement information, date of retirement and any relevant matters impacting your benefits such as voluntary contributions or Pension Adjustment Order (PAO).
8.	Claims Data (From you and any relevant third parties). This includes information you give us about claims you have made, have notified us about and require our services for.

Information we automatically collect.

We sometimes automatically collect certain types of information when you visit our websites and through e-mails when we communicate with you. Automated technologies may include the use of web server logs to collect IP addresses, "cookies" and web beacons. Other cookies such as functional cookies, marketing cookies and analytical cookies will only be used with your expressed consent. Further information about our use of cookies can be found in our Cookie Notice at the footer of our web page: www.pattreacy.ie

How do we use your personal data?

Your Personal Data will be used to enable us to fulfil our contractual obligations in relation to your request for life, pensions and investment products, independent financial advice, and quotes.

1.	Performing services for our clients and prospective clients – when you require life, pensions and investment products, we use your data enable us to give you information about recommended products.
2.	Statutory and other regulatory requirements – we are required to comply with legal and regulatory requirements and to carry out various obligations which include: <ul style="list-style-type: none"> • Anti Money Laundering (AML)/Sanction checking • Knowing your customer, using a process that is called a "Fact Find" • Adherence to the Consumer Protection Code
3.	Communicate and marketing to you – We communicate with our clients via telephone, email and post.
4.	Process claims – when you require us to submit a claim to an insurer on your behalf.
5.	To contact you if required or to respond to any communications that you might send to us.
6.	Carry out our obligations arising from any contracts entered between you and us and to provide you with the information, products and services that you request.
7.	Handling complaints – your personal data is used in the event of handling any complaint.
8.	To notify you about changes to our service e.g. if we made a material change to our Terms of Business, we would communicate this with our clients.

Who we share your data with

To provide our services and to comply with legal obligations, we may share your information with the following:

- Insurance and assurance companies that we have agencies with;
- Investment companies that we have agencies with;
- Pension Trustees and beneficiaries of Pensions and other financial products;
- Employers;
- Financial, investment, medical and other professional advisors in the process of submitting your product application;
- Database provider where all the data is secured and encrypted;
- The Central Bank of Ireland. We are authorised by the Central Bank of Ireland, and they have a right to inspect our files;
- The Pensions Authority;
- The Financial Services Ombudsman in the event of a complaint;
- An Garda Síochána (Anti Money Laundering)
- The Data Protection Commissioner.

Security

The security of your personal data is important to us, we have implemented appropriate technical and organisational measures to ensure a level of security appropriate to the risk. We have processes in place to protect your personal data from loss, unauthorised access, misuse, alteration and destruction.

Retention of data

PTI – Pat Treacy Insurance Brokers Ltd. shall not keep personal data in a form that permits identification of data subjects for a longer period than is necessary. We keep your information for as long as is required by law and for the purpose that you gave it to us for. For legal and best practice, we are required to keep your information for six years after the date on which our business with you ends. Personal data will be disposed of securely after this period ends.

PTI – Pat Treacy Insurance Brokers Ltd may store data for longer periods if the personal data will be processed solely for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes, subject to the implementation of appropriate technical and organisational measures to safeguard the rights and freedoms of the data subject.

The retention period for each category of personal data will be set out in our [Retention Schedule](#) along with the criteria used to determine this period, including any statutory obligations we have. Should you require further information we would be happy to provide.

Data Subjects Rights:

Pat Treacy Insurance Brokers Ltd. will facilitate your rights in line with our data protection policy and the [Subject Access Request procedure](#). This is available on request.

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. (The erasure of such data will be dependent on our other legal obligations, and whether the data is subject of legal privilege).
- **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.**
- **Right to make a complaint:** if we refuse your request under rights of access, we will provide you with a reason as to why.

All 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.

Complaints

If you wish to make a complaint about how your personal data is being processed by PTI – Pat Treacy Insurance Brokers Ltd. or how your complaint has been handled, you have the right to lodge a complaint with our GDPR owner.

You may also lodge a complaint with the Data Protection Commission (DPC) in Ireland, whose details are:

Data Protection Commission (DPC)
21 Fitzwilliam Square South,
Dublin 2.
D02 RD28
Web: www.dataprotection.ie
Email: info@dataprotection.ie

See website for updated contact details to reach the appropriate section within the DPC.

Failure to provide further information.

If we are collecting your data for a contract and you cannot provide this data, the consequences of this could mean the contract cannot be completed or details are incorrect. When you fail to provide us with information we require to fulfil our obligations to you, we may be unable to offer our services to you.

Profiling – automatic decision making.

An automated decision is when we input your personal data into a computer programme and this programme analyses your personal data to provide us with a result. There is no human involvement in the decision making. If a decision is taken by automated means, you have the right to object to this and ask us to reconsider the service you have asked us to provide. Some examples of automated decisions that we undertake are listed below

- a) Risk profiling.*
- b) Profiling for marketing purposes.*
- c) Establishing affordability and providing quotations for financial services and mortgage product*

a) Risk Profiling

To establish a customer's attitude to investment risk (relates to pensions and investments) advisors have automated calculators which calculate the customers attitude to various levels of risk having answered a series of questions.

b) Profiling for marketing purposes.

When we seek to contact you about other services, as outlined above we run automated queries on our computerised data base to establish the suitability of proposed products or services to your needs.

- c) Establishing affordability and providing quotations for financial services products.*

Special Categories of personal data

Special categories of data are sensitive in relation to your fundamental rights and freedoms and therefore require specific protection when processed as these could create significant risks to the rights and freedoms of individuals.

If we collect any special categories of personal data, such as health data, we will either obtain your explicit consent or we will adhere to the Data Protection Act 2018. This Act allows us to process special categories of personal data for insurance and pension purposes. We will ensure we have suitable and specific measures in place to safeguard the rights and freedoms of you and the processing of your data. These measures relate to the below:

- a policy of insurance or life assurance; and
- an occupational pension, a retirement annuity contract or any other pension arrangement

Contact Us

Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on 01 455 6577 or email: info@pattreacy.ie

Privacy notice/ statement changes

When we update this Privacy Notice, we will post a revised version online at www.pattreacy.ie. Changes will be effective from the point at which they are posted. We would encourage you to review our Privacy Notice so that you are aware of updates.

This privacy policy was last reviewed in June 2026. Version Number 1