



Educating and Developing
Financial Professionals

LIA Website Privacy Notice **25th May 2018**

This privacy notice tells you about the information we collect from you when you use our website. In collecting this information, we are acting as a data controller and, by law, we are required to provide you with information about us, about why and how we use your data, and about the rights you have over your data.

Who are we?

We are LIA (Life Insurance Association Ireland CLG). Our address is LIA House, 183 Kimmage Road West, Dublin 12. You can contact us by post at the above address, by email at queries@lia.ie or by telephone on 01-4563890.

We are not required to have a data protection officer, so any enquiries about our use of your personal data should be addressed to the contact details above.

How we use your information

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When you use our website - Cookies

When you use our website to browse our products and services and view the information we make available, a number of cookies are used by us and by third parties to allow the website to function, to collect useful information about visitors and to help to make your user experience better.

For more information about our use of cookies, please see our [cookie policy](#).

When you submit an enquiry via our website

When you submit a general enquiry via our website, we ask you for your name, contact telephone number and email address.

We use this information to respond to your query, including providing you with any requested information about our products and services. We may also email you several times after your enquiry in order to follow up on your interest and ensure that we have answered it to your satisfaction. We will process your information based on our legitimate interest in providing accurate information (prior to a potential sale).

Your enquiry is stored and processed on our email servers and your information may be shared with LIA administrators in different departments depending on the nature of your enquiry.

We do not use the information you provide to make any automated decisions that may affect you.

We delete website enquiry emails six months after they are deemed to be closed.

When you create an account on our website

When you create an account on our website, we ask for your name and email address.

We require this information in order to set up your account and to ensure that your email address is not already associated with any other account on our system, as it is the 'unique identifier' in our system.

Your information is stored on our CRM system (on our premises) and Learning Management system (on our cloud servers), all of which are based within the European Union.

We do not use the information you provide to make any automated decisions that may affect you.

Accounts are deleted after two years if the person has not purchased a module, event or membership with us at that stage, and if the person is not designated an 'LRO' by their employer (LIA Relationship Officer).

When you purchase a course module from our website

When you purchase a course module from us online, you will already have set up an account on our system so we already have your name and email address. The additional information we ask for when you purchase a course module from us is a correspondence address, contact telephone number, date of birth and credit card information. Additionally, as required by UCD, we ask you for your Mother's Maiden Name, your place of birth and your UCD number (if you previously attended UCD).

We will use your information to verify your credit card details for your purchase and to process your order. We will also send you a receipt via email and we may use your telephone number to contact you regarding your purchase.

We require this information in order to process your payment, deliver your products or services and fulfil our contract with you.

Your information is stored on our CRM system (on our premises) and Learning Management system (on our cloud servers), all of which are based within the European Union. Your credit card details are passed to a third-party payment processor (Global Payments, formerly known as Realex) who store your data in the EU on securely encrypted web servers in line with PCI level 3.2 certification. LIA does not retain your credit card information. If you pay us online, we do not see your credit card information, if you submit your credit card information to us in writing (on a form or in an email) this is securely disposed of as soon as it is processed.

If you have given us details of the company you work with and that company has signed up for use of our Company Portal, some of your information will be visible to the LIA Relationship Officer(s) in that company. Your information is shared in this way for the purposes of your company meeting the requirements of the Central Bank's Minimum Competency Code and includes details of exam registrations and results, designation status, qualifications held, event registrations and CPD status.

We do not use the information you provide to make any automated decisions that might affect you.

We keep your information for an indefinite period, as it relates to your education history.

When you purchase membership from our website

When you purchase membership from us online, you will already have set up an account on our system so we already have your name and email address. The additional information we ask for when you become a member is a correspondence

address, contact telephone number, date of birth and credit card information. Additionally, we ask you to select an LIA Region so that you can be kept informed about LIA events and activities for your chosen region. We also ask if you are a Tied Agent of any organisation, to ensure that we correctly understand your work situation.

We will use your information to verify your credit card details for your purchase and to process your order. We will also send you a receipt via email and we may use your telephone number to contact you regarding your purchase.

We require this information in order to process your payment, deliver your products or services and fulfil our contract with you.

Your information is stored on our CRM system (on our premises) and Learning Management system (on our cloud servers), all of which are based within the European Union. Your credit card details are passed to a third-party payment processor (Global Payments, formerly known as Realex) who store your data in the EU on securely encrypted web servers in line with PCI level 3.2 certification. LIA does not retain your credit card information. If you pay us online, we do not see your credit card information, if you submit your credit card information to us in writing (on a form or in an email) this is securely disposed of as soon as it is processed.

If you have given us details of the company you work with and that company has signed up for use of our Company Portal, some of your information will be visible to the LIA Relationship Officer(s) in that company. Your information is shared in this way for the purposes of your company meeting the requirements of the Central Bank's Minimum Competency Code and includes details of exam registrations and results, designation status, qualifications held, event registrations and CPD status.

We do not use the information you provide to make any automated decisions that might affect you.

We keep your order information for the duration of your membership with us and for six years after your membership ceases with us (if you have no education history with LIA). If you also have an education history with LIA, we will keep your data for an indefinite period, as it relates to your education history.

When you register to attend an event from our website

When you register to attend an event online, you will already have set up an account on our system or you may already be a member. The only additional personal information we ask you for in order to register you to attend your chosen event(s) is your credit card information.

We will use the information you have already given us to verify your credit card details for your purchase and to process your order. We will also send you a receipt via email and we may use your telephone number to contact you regarding your purchase.

We require this information in order to process your payment, deliver your products or services and fulfil our contract with you.

Your information is stored on our CRM system (on our premises) and Learning Management system (on our cloud servers), all of which are based within the European Union. Your credit card details are passed to a third-party payment processor (Global Payments, formerly known as Realex) who store your data in the EU on securely encrypted web servers in line with PCI level 3.2 certification. LIA does not retain your credit card information. If you pay us online, we do not see your credit card information, if you submit your credit card information to us in writing (on a form or in an email) this is securely disposed of as soon as it is processed.

If you have given us details of the company you work with and that company has signed up for use of our Company Portal, some of your information will be visible to the LIA Relationship Officer(s) in that company. Your information is shared in this way for the purposes of your company meeting the requirements of the Central Bank's Minimum Competency Code and includes details of exam registrations and results, designation status, qualifications held, event registrations and CPD status.

We do not use the information you provide to make any automated decisions that might affect you.

We keep your order information for the duration of your membership with us and for six years after your membership ceases with us (if you have no education history with LIA). If you also have an education history with LIA, we will keep your data for an indefinite period, as it relates to your education history.

Why/when/how we share your data with third parties

LIA will not disclose any of your personally identifiable information unless it is necessary and we have a legal basis for doing so. We will only ever share the minimum amount of data necessary for the purposes of the processing being carried out by a third party, and we have strict processing agreements in place with any third party with whom your data is shared, to ensure the security and confidentiality of your information. Your data will only ever be shared in a secured format e.g. via VPN, secure cloud, encryption etc.

Examples of those we may share your data with include:

- Our course partners; when a module you have enrolled on with us is delivered by one of our course partners (e.g. The Institute of Banking and/or The Insurance Institute of Ireland) we will share only the information necessary for the module to be delivered to you.
- Your employer; for your employer to be/remain compliant with Central Bank regulations, we may share details of your exam enrolments, results, your designation status, details of LIA qualifications you hold and information relating to your CPD record.

- The Central Bank; if requested by the Central Bank we will share information relating to your designation and CPD records for regulatory purposes.
- We will share with other third parties only when necessary, including postage fulfilment companies, our IT partners and cloud hosts.

Your rights as a data subject

By law, you can ask us what information we hold about you, and you can ask us to correct this information if it is inaccurate. If we have asked for your consent to process your personal data, you may withdraw that consent at any time.

If we are processing your personal data for reasons of consent or to fulfil a contract, you can ask us to give you a copy of the information in a machine-readable format so that you can transfer it to another provider.

If we are processing your personal data for reasons of consent or legitimate interest, you can request that your data be erased.

You have the right to ask us to stop using your information for a period of time if you believe we are not doing so lawfully.

Finally, in some circumstances you can ask us not to reach decisions affecting you using automated processing or profiling.

To submit a request regarding your personal data by email, post or telephone, please use the contact information provided above in the [Who Are We](#) section of this policy.

Your right to complain

If you have a complaint about our use of your information, we would prefer you to contact us directly in the first instance so that we can address your complaint. However, you can also contact the Data Protection Commissioner via their website at www.dataprotection.ie or write to them at:

Data Protection Commissioner
Canal House
Station Road
Portarlinton
R32 AP23 Co. Laois

Updates to this privacy policy

We regularly review and, if appropriate, update this privacy policy from time to time, and as our services and use of personal data evolves. If we want to make use of your personal data in a way that we haven't previously identified, we will contact you to provide information about this and, if necessary, to ask for your consent.

We will update the version number and date of this document each time it is changed.