

DATA PROTECTION STATEMENT

March 2025



Data Protection Statement

Overview of this Statement

This data protection statement ("**Statement**") is intended to inform you about how information relating to you (your "**Personal Data**") will be used, handled or otherwise processed by the Motor Insurers' Bureau of Ireland* (the "**MIBI**", "**we**", "**us**" or "**our**"), as part of our legal and statutory functions, including our designated authority to operate the Irish Motor Compensation Body* ("**IMCB**"), the Irish Motor Insurance Database* ("**IMID**") and the MIBI Information Centre.

We are required to give you the information in this Statement, including to inform you about your data protection rights, under the General Data Protection Regulation (EU) 2016/679 ("**GDPR**") and the Data Protection Acts 1988 to 2018 (together, the "**Data Protection Legislation**").

We reserve the right to change this Statement from time to time at our sole discretion. The most up to date version of this Statement can be found on our website at www.mibi.ie (the "**Website**"). You can also request a copy of the Statement by calling us on +353-1-676 9944 or emailing us at info@mibi.ie. We encourage you to regularly visit our Website.

Terms Used in this Statement

There is a glossary at the end of this Statement which explains certain terms we use that you may find useful. When you see "*" next to a term, it means it is explained in the glossary.

1. Responsibility for your Personal Data: Who is MIBI?

- 1.1 The MIBI is a not-for-profit organisation registered in Ireland to compensate victims of road traffic accidents caused by uninsured and unidentified vehicles. The MIBI was established in 1955 by agreement between the Government and companies underwriting motor insurance in Ireland. The MIBI may process your Personal Data in performing its legal functions, (e.g. when investigating claims) or in its operation of the MIBI Information Centre and the Irish Motor Compensation Body ("**IMCB**"). Our vision is to protect the victims of uninsured drivers.

The MIBI performs a variety of legal, statutory and contractual functions as a "controller" of your Personal Data (a term defined under the GDPR, meaning we are responsible for your Personal Data when we process it). This Statement explains how we process your Personal Data when performing these functions:

- **section 3** explains the MIBI's overarching functions in connection with protecting victims of uninsured drivers;
- **section 4** explains how the MIBI (as the IMCB) will process your Personal Data in connection with claims of insolvent insurance companies;
- **section 5** explains how the MIBI operates the IMID; and
- **section 6** explains how the Website collects and uses your Personal Data.

1.2 Contact Details for Queries or Complaints

If you have any questions or complaints about this Statement or MIBI's processing of your personal data, please contact our Data Protection Officer at:

Data Protection Officer
Motor Insurers' Bureau of Ireland
5 Harbourmaster Place
IFSC
Dublin
D01 E7E8
Telephone: **+353-1-676 9944**
Email: info@mibi.ie

You have the right to lodge a complaint with the Data Protection Commission of Ireland (or your local data protection authority in the EU). We encourage you to first contact us with any questions, concerns or complaints to assess if they can be resolved between you and us.

To contact the Data Protection Commission of Ireland, please use the following details:

Data Protection Commission
21 Fitzwilliam Square South
Dublin 2
D02 RD28
County Dublin,
LoCall Number: **1800 437 737**
Telephone: **+353 (0)1 765 0100**
Web: www.dataprotection.ie/contact

More information about your rights under the Data Protection Legislation is available in Section 12 (*Your Rights*) of this Statement.

2. Collection of Personal Data

2.1 What Personal Data do we collect?

The table below lists the categories of Personal Data we will collect (depending on the purposes for which it is collected and otherwise processed) either directly or indirectly from you. While intended to be as complete and accurate as reasonably possible, this is a non-exhaustive list which may be updated from time to time in accordance with this Statement and the Data Protection Legislation.

Depending on our relationship with you, we will collect and process some or all of the following Personal Data:

Category of Personal Data	Types of Personal Data
Claimant Personal Data	<ul style="list-style-type: none">Basic and contact details: name, address (including, Eircode), date of birth, contact details (such as phone number, email address, fax, etc), proof of ID, employment details, PPS number, gender, country and residency.

Category of Personal Data	Types of Personal Data
	<ul style="list-style-type: none"> • Vehicle and incident details: driving licence details, vehicle registration details, insurance policy details (if applicable), telephone recordings when you call us, claims history and details of any relevant claims, the circumstances and location of an incident (including vehicles involved, injured parties involved, damage caused to vehicles and other property, CCTV or other video footage, repair estimates, costs and payments, and recoveries). • Financial information: details of services provided to you (car hire, vehicle repair, medical services, repairs, etc.), bank account details, financial details such as financial statements and income. • Claims history: details of any claims history obtained directly or indirectly from industry databases including Insurance Link. • Other information: social media information (e.g. any posts you make publicly available) or any other publicly available information about you.
Claimant Sensitive Data	Details of health information such as any injuries resulting from incidents, any relevant pre-existing health conditions and any subsequent injuries.
Claimant Criminal Data	Details of any criminal convictions, disqualifications and penalty points information, criminal conviction information (where it results from, or exists prior to, an incident).
Defendant Personal Data	<ul style="list-style-type: none"> • Basic & contact details: name, address (including, Eircode), date of birth, insurance policy details (if applicable), contact details (phone number, email address, fax, etc), proof of ID, employment details, PPS number gender, country and residency. • Vehicle & incident details: driving licence details, vehicle registration details, telephone recordings made by us, claims history and details of any relevant claims, the circumstances and location of an incident (including, vehicles involved, injured parties involved, damage caused to vehicles and other property, CCTV or other video footage, repair estimates, costs and payments, and recoveries). • Financial information: details of services provided to you (car hire, vehicle repair, medical services, repairs, etc.), bank account details, financial details such as assets you own and a statement of means. • Claims History: details of claims history which may be obtained directly or indirectly from industry databases including Insurance Link.

Category of Personal Data	Types of Personal Data
	<ul style="list-style-type: none"> • Other information: social media information (e.g. any posts you make publicly available) or any other publicly available information about you.
Defendant Sensitive Data	Details of health information such as any injuries resulting from incidents, any relevant pre-existing health conditions and any subsequent injuries.
Defendant Criminal Data	Details of any criminal convictions, disqualifications and penalty points information, criminal conviction information (where it results from or exists prior to an incident).
Third-Party Personal Data	<p>Witnesses (e.g. pedestrians, passengers or other): name, contact details, information about your direct or indirect involvement or account of an incident, including injuries (if any) relating to the claim being processed.</p> <p>Experts (e.g. doctors, engineers, accountants): Name and contact details and information about your direct or indirect involvement or account of an incident.</p>
Website Personal Data	[Name, email address, phone number and information that you provide to us via the Website, device information (your device browser, your IP address) and details of your visits to the Website such as traffic data and your behaviour on the Website.]

2.2 How do we collect Personal Data?

Personal Data will be directly and indirectly collected from various parties. Further information about the collection of your Personal Data is set out below:

Source of Personal Data	Details
Direct engagement with you	<p>We collect your Personal Data directly from you when you (or your representative(s), where applicable):</p> <ul style="list-style-type: none"> • contact us by email or telephone; • visit our website (including, our portal); • submit a claim.
Indirect engagement about you	We obtain Personal Data from:

	<ul style="list-style-type: none"> • Experts e.g. doctors, actuaries, engineers, accountants (contracted by us or a third party); • Insurers, brokers and their agents who upload information to the IMID; • The Court Services website and Industry databases including Insurance Link • Other third parties involved in an incident/claim including (without limitation): <ul style="list-style-type: none"> ○ other drivers / passengers of any vehicle involved; ○ pedestrians; ○ witnesses such as pedestrians or expert witness in court proceedings; ○ any person at any relevant trial, inquest or any other hearing; ○ One or more of our Handling Offices / specialist claims management providers, including any other person involved in the claims process (currently, FBD, Zurich, AXA, Alliance and Matrix Claims Services) ○ accident investigators appointed to investigate claims; ○ private investigators appointed to investigate claims; ○ legal professionals (solicitor / barrister) solicitors appointed to establish or defend claims (either on behalf of the us or a third party); ○ law enforcement (e.g. An Garda Síochána or other EU law enforcement body); ○ recovery agents; and ○ emergency services, such as ambulance and fire services and any other relevant investigatory body or authority. • Insolvent insurance undertaking in liquidation (e.g. either the undertaking or the liquidator will transfer the data / claims to IMCB); • Insolvent insurance undertaking's broker(s) or agent(s) on behalf of the liquidator (if applicable) (e.g. re-insurer); • Liquidator (or administrator) appointed to wind-up/manage the insolvent insurance undertaking (e.g. the liquidator will transfer the policy data / claims data to IMCB); <p>Other EU motor compensation bodies set up or authorised in other EU Member States pursuant to the MID6 (and other relevant national legislation).</p>
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Personal Data may also be indirectly obtained from other sources such as third-party databases and public websites. We use these databases and websites to obtain additional

details to help verify Personal Data and other information you have provided. Further information about these sources is set out below:

Third Party Database	Details about collecting Personal Data
Websites with publicly available information (including, industry websites) Media outlets (including, without limitation, newspapers, television, radio and social media outlets) State and/or industry registers, including*: <ul style="list-style-type: none"> • National Vehicle and Driver File • Insurance Link Claims Register • Risk Intelligence Vehicle Check • Department of Transport Vehicle Registration database • IMID • Insurance Confidential Line • Motor Third Party Liability Database • National Fleet Database. 	At various times during the claims process, we will conduct a search of these third-party databases. These searches may return information relating to you and your vehicle, including (without limitation) previous claims, vehicle insurance and vehicle details which is used as part of our claims investigations process.

3. How we use your Personal Data: MIBI

3.1 For what purpose and on what legal basis does the MIBI process Personal Data?

The table below outlines the key context on which (the “**Legal Basis**”) the MIBI processes your Personal Data. It also explains how and why (the “**Purposes and Nature of Processing**”) the MIBI will process your Personal Data.

Legal Basis	Purposes and Nature of Processing	Categories of Personal Data
Establishment, exercise or defence of actual or prospective legal claims	It is necessary to process your Personal data on the basis of our legitimate interest to establish, exercise or defend legal claims. We will obtain, collect, share and otherwise process your Personal Data for the following purposes: <ul style="list-style-type: none"> • To file legal proceedings; • To investigate, establish, exercise and defend actual or prospective legal claims; • To settle and enforce legal claims. 	<ul style="list-style-type: none"> • Claimant Data • Claimant Sensitive Data • Claimant Criminal Data • Defendant Data • Defendant Sensitive Data • Defendant Criminal Data

		<ul style="list-style-type: none"> • Third-party Data
Performance of a Contract	<p>It is necessary to process your Personal Data in order to enter into and perform our service of managing your claim. We will obtain, collect, share and otherwise process your Personal Data for the following purposes:</p> <ul style="list-style-type: none"> • To manage and investigate any claim made by you and to make payments in relation to your claim which are required by our contract with you; • To manage and investigate any claim made against you as an uninsured driver or as the owner of an uninsured vehicle that has been involved in an accident which is subject to compulsory insurance under the Road Traffic Act 1961 (as may be amended), (pursuant to an Agreement between the Government and those companies underwriting motor insurance in Ireland to compensate the victims of road traffic accidents caused by uninsured and unidentified vehicles). 	<ul style="list-style-type: none"> • Claimant Personal Data • Defendant Personal Data
Compliance with legal obligations: It is necessary to process your Personal Data in order to comply with legal obligations to which we are subject under Irish or European Union law.	<p>We will obtain, collect, share and otherwise process your Personal Data for the following purposes:</p> <ul style="list-style-type: none"> • To operate and comply with our obligations under the Green Card Bureau in Ireland pursuant to the Road Traffic (Third Party Risks) (Visiting Motorists) Regulations 1952 and the Mechanically Propelled Vehicles (International Circulation) Order 1992; • To comply with our obligations under the Data Protection Legislation (the GDPR and Irish Data Protection Acts 1988 to 2018); • To comply with our legal and regulatory obligations under insurance related legislation (e.g. applicable road traffic legislation); • To make payments in relation to your claim which are required by law pursuant to a court order, an order made by the Personal Injuries Assessment Board or any other legally binding order or settlement agreement; • To assist with the detection and prevention of fraud, money laundering and other offences under applicable counter terrorist financing legislation or other laws to which we are subject (e.g. Reporting to, or complying with, law enforcement agencies); 	<ul style="list-style-type: none"> • Claimant Data • Claimant Sensitive Data • Defendant Data • Defendant Sensitive Data • Third-party Data

	<ul style="list-style-type: none"> To assist An Garda Síochána and any other authorised investigatory body or authority with any inquiries or investigations (under Section 41(b) of the Data Protection Act 2018 or a court ordered warrant). 	
Legitimate Interests	<p>Depending on our business needs, it is necessary to process your Personal Data where we have legitimate business interests to do so. We will obtain, collect, share and otherwise process your Personal Data for the following purposes:</p> <ul style="list-style-type: none"> To verify your (or your authorised representative's) identity in any of our interactions with you (or your authorised representative), whether in person, on the telephone, online or where necessary in other circumstances; To manage and investigate any actual or potential legal claim made by you (or against you); To investigate a suspicious claim or pattern of claims. Note: we do not use automated decision-making, however, we carry out limited profiling of claims to identify anomalies (if any) and highlight suspicious claims that may require more detailed investigation. To pursue recovery against you (if you are an uninsured driver and/or vehicle owner) for costs that the MIBI has incurred in compensating victims for claims; To manage and investigate any complaints; For statistical analyses and the review and improvement of the MIBI's services, processes, systems and website; To improve our processes or services and to investigate the possibility of introducing new processes or services; For MIBI reporting purposes; For re-insurance purposes for the performance of a contract with reinsurers to which we are party; For staff training and service quality (e.g. recording calls to train staff, verify information shared and ensure the quality of service). These recordings may be used as part of staff performance reviews and / or disciplinary matters; To run the MIBI Information Centre, including dealing with third-party enquiries relating to insurance cover on vehicles. 	<ul style="list-style-type: none"> Claimant Data Defendant Data Third-party Data

	<ul style="list-style-type: none"> To store information and records (including, Personal Data) and make back-ups of data in case of emergencies and for disaster recovery purposes. 	
	<p>IMPORTANT: Before we process your Personal Data to pursue our legitimate interests for the specified purposes, we determine if such processing is necessary and we carefully consider the impact of our processing activities on your fundamental rights and freedoms. On balance, we have determined that such processing is necessary for our legitimate interests and that the processing which we conduct does not adversely impact on these rights and freedoms.</p>	

4. How we use your Personal Data: MIBI as the IMCB

4.1 For what purposes and on what legal basis does the MIBI process Personal Data?

The IMCB will first receive a communication from the Central Bank of Ireland or a motor compensation body located in another EU Member State that an insurance undertaking (within the remit of the IMCB's statutory functions) is going into liquidation.

The table below outlines the Legal Basis on which MIBI, acting in its capacity as IMCB pursuant to the Motor Insurance Insolvency Compensation Act 2024, processes your Personal Data. It also explains the Purposes and Nature of Processing of your Personal Data by MIBI acting in its capacity as IMCB and, where applicable, special categories of your Personal Data or Criminal Data relating to you:

Legal Basis	Purposes and Nature of Processing	Categories of Personal Data
Compliance with Legal Obligations	MIBI, acting as the designated IMCB, will obtain, collect, share and otherwise process your Personal Data to manage claims in compliance with legal obligations to which it is subject under European Union and Irish law, in particular but not limited to the Motor Insurance Insolvency Compensation Act 2024 and any subsequent relevant laws, and/or transposition, successor, or replacement of those laws.	<ul style="list-style-type: none"> Claimant Data Claimant Sensitive Data Claimant Criminal Data Defendant Data Defendant Sensitive Data Defendant Criminal Data Third-party Data

5. How we use your Personal Data: MIBI as operator of the IMID

5.1 For what purposes and on what legal basis does the MIBI process Personal Data?

The IMID is operated by the MIBI. The table below outlines the Legal Basis on which your Personal Data is processed and the Purposes and Nature of Processing your Personal Data when your information is submitted to the IMID.

Legal Basis	Purposes and Nature of Processing	Categories of Personal Data
Compliance with Legal Obligations	<p>We will obtain, collect, share and otherwise process your Personal Data for the following purposes:</p> <ul style="list-style-type: none"> To manage and maintain the IMID which operates as a central insurance database to identify the insurance status of vehicles in Ireland (pursuant Sections 56A and 78A of the Road Traffic Act (as amended) (including by obtaining personal data from fleet owners, motor traders, insurers, brokers and their agents). 	<ul style="list-style-type: none"> Claimant Data Claimant Sensitive Data Defendant Data Defendant Sensitive Data Third-party Data
Legitimate Interests	<p>Depending on our business needs, it is necessary to process your Personal Data where we have legitimate business interests to do so. We will obtain, collect, share and otherwise process your Personal Data for the following purposes:</p> <ul style="list-style-type: none"> To input information into the IMID, including the Motor Third Party Liability Database and the National Fleet Database; To provide a single point of reference for motor vehicles insured in Ireland; To liaise with motor insurers, brokers, fleet owners and motor traders to include relevant, accurate and up-to-date information to the IMID. 	<ul style="list-style-type: none"> Claimant Data Claimant Sensitive Data Defendant Data Defendant Sensitive Data Third-party Data

6. How we use your Personal Data: MIBI Website

6.1 For what purposes and on what legal basis does the MIBI process Personal Data?

The Website is operated by the MIBI. The table below outlines the Legal Basis on which your Personal Data is processed and the Purpose and Nature of Processing your Personal Data when you visit the Website. For information about our use of cookies, please see our [Cookies Policy].

Legal Basis	Purposes and Nature of Processing	Categories of Personal Data
Legitimate Interests: Depending on our business needs, it is necessary to process your	<ul style="list-style-type: none"> [To provide you with access to the Website and to allow you to use the Website, including to the portal in which you will submit Claimant Data and Claimant Sensitive Data.] [To improve, test, and monitor the effectiveness of the Website.] 	Website Personal Data

Personal Data where we have legitimate business interests to do so.	<ul style="list-style-type: none"> • [To monitor metrics such as total number of visitors and traffic data.] • [To ensure the content on the Website is presented in the most effective manner for you and your device.] • [To process and respond to any general enquiries or requests you submit to us by emailing through the Website.] 	
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7. Sharing of your Personal Data

Where you are the claimant or defendant in a claim, or where you have provided information on a claim as a witness or expert, we may share your Personal Data to process the claim. The recipients of your Personal Data may include the following:

Recipient Category	Details
Your Representatives	<ul style="list-style-type: none"> • any party you have given us permission to speak to (such as your legal representative, a relative or friend) • other people or companies associated with you (such as a garage or vehicle repairer, doctor, medical specialist etc.)
Our Representatives	<ul style="list-style-type: none"> • our employees/staff • claims' handling offices • legal defence solicitors • company solicitors • barristers • accident investigators • private investigators • recovery agents • doctors and medical specialists • expert witnesses • translators • witnesses to any incident(s) • Insurance Link • insurance companies • agents and contractors, including companies that provide services in relation to <ul style="list-style-type: none"> ○ telecommunications and postage ○ data storage ○ document destruction ○ IT and IT security ○ fraud detection ○ central claims register ○ making payments ○ payroll ○ data analysis and management information ○ risk analysis ○ reinsurance

	<ul style="list-style-type: none"> ○ external advisors ○ auditors ○ complaints handling ○ telematics and consultants.
State or government departments, bodies or agencies	<ul style="list-style-type: none"> • An Garda Síochána or other law enforcement agency • Central Bank of Ireland • State Claims Agency • Revenue Commissioners • Data Protection Commission of Ireland • Other public bodies in Ireland or other countries.
Website service providers	<ul style="list-style-type: none"> • Service providers that provide networking and infrastructure support, including PFH, Edgescan, Orium and Barracuda • Claims management service providers, including Tekenable, S-Branch and CapVentis • IMID application service providers, including Tekenable • MIBI website operators, including Granite and Tekenable
MIBI Information Centre users	<ul style="list-style-type: none"> • Any third-party individual who submits an enquiry to the MIBI Information Centre, seeking information on the relevant insurer and related cover relating to a vehicle.

8. Effect of not Providing Personal Data

In most circumstances, it will be a legal or contractual requirement for the MIBI to collect your Personal Data. In the event that you do not provide us with your Personal Data for the purposes set out in this Statement, we may not be able to process your claim or otherwise engage with you.

If your insurer, broker, fleet owner, motor trader or their agents fail to provide information to the IMID your vehicle(s) may be identified as being uninsured. You may risk being stopped by An Garda Síochána and may receive penalty points if your vehicle is uninsured. You also risk being criminally fined or imprisoned for driving with no insurance if you are prosecuted for not having insurance.

9. International Transfers & Personal Data

The MIBI operates the Green Card Bureau in Ireland pursuant to the Road Traffic (Third Party Risks) (Visiting Motorists) Regulations 1952 and the Mechanically Propelled Vehicles (International Circulation) Order 1992. On occasion, we in our capacity as Green Card Bureau (or a service provider on our behalf), may transfer certain aspects of your Personal Data within or outside the European Economic Area. In such circumstances, we will ensure that such processing is carried out securely and in accordance with data protection agreements signed by the MIBI in conjunction with the Council of Bureaux who govern the Green Card system. [It is our policy that each transfer is subject to:

- 9.1 appropriate safeguards that are contractual, technical and/ or organisational in nature; and

- 9.2 an appropriate transfer mechanism including:
- 9.3 when the third country is deemed adequate by the European Commission (e.g. the UK); or
- 9.4 Module 1 (controller-to-controller) or Module 2 (controller-to-processor) of the European Commission's standard data protection clauses; or
- 9.5 other transfer mechanisms (e.g. binding corporate rules, EU-US data privacy framework or derogations under Article 49 of the GDPR).

If you would like to find out more about any such transfers, please contact us.][**NOTE:** the MIBI does not transfer your Personal Data outside of the European Economic Area / European Union when it is performing its functions as the IMCB.]

10. Call Recordings

We may record or monitor telephone calls in order to ensure accuracy in the recording of information communicated to us and for training, quality and verification purposes.

11. Retention of Personal Data

We have a comprehensive data retention schedule and retain your Personal Data in accordance with our data retention policy. In general, we will store your Personal Data for as long as necessary in light of the purpose(s) for which it was obtained taking into consideration:

- a) compliance with our obligations under applicable Irish and European Union laws;
- b) the duration and nature of our relationship with you;
- c) any legal matters (e.g. actual or potential legal proceedings, settlement terms, etc.);
- d) any other factual matters which render it prudent to retain your Personal Data.

Generally, we keep Personal Data (including, associated information) for the periods set out in the table below:

Category of Information	Retention Period
Claims information	<ul style="list-style-type: none"> 10 years from when a claim is finalised. Where minors are involved in claims, their Personal Data will be retained for up to 3 years after the child in question turns 18 years which is in line with the Statute of Limitations Act 1957 for minors to take action. Information related to claims and in particular, uninsured drivers and/or owners of uninsured vehicles may be retained for 12 years to permit legal action and to enforce judgments to recover costs related to claims.
IMID information	6 years from date of lapse or termination of motor vehicle insurance policy.
Connection history and call recording	6 months

Please contact us if you would like more information about retention periods.

12. Your Data Protection Rights

As an individual (known as a 'data subject' under the Data Protection Legislation), you have data protection rights which are set out in the table below. Please understand that these rights are not absolute and may be restricted in certain circumstances (e.g. where the MIBI must process Personal Data in connection with legal claims or to comply legal, regulatory and contractual obligations).

You can exercise your rights in relation to your Personal Data by contacting us (using the contact details in section 1.2 of this Statement). If you exercise your rights, please include enough information to allow us to deal with your request. We encourage you to be as specific as possible when exercising your data protection rights.

We will respond to your request without undue delay and at the latest within one month of receiving it. We may extend this up to further months if necessary, having regard to the circumstances of the request. However, we will inform you if that need arises.

Right	Details
Right of Access	You have the right to obtain confirmation as to whether or not your Personal Data are being processed and, if so, to request a copy of the Personal Data that we hold about you, including to obtain access to it (in an intelligible format).
Right to Rectification	You have the right to have your Personal Data rectified when it is inaccurate, and completed (or updated) when it is incomplete, ambiguous or out of date.
Right to Erasure	You have the right to ask for the deletion of your Personal Data in certain cases, for example when the Personal Data is no longer necessary for the purposes for which it was collected, or we do not have an overriding reason to process your Personal Data. Please note that this right will not apply in certain circumstances such as where your Personal Data are processed by us on the basis that it is necessary for the establishment, exercise or defence of legal claims.
Right not to be subject to Automated Individual Decision-Making, including Profiling	<ul style="list-style-type: none">• You have a right not to be subjected to decisions based solely on automated processing, including profiling, which produce legal effects concerning you or similarly significantly affects you.• We do not use automated decision-making, however, we do limited profiling of claims to identify anomalies and highlight suspicious claims that may require more detailed investigation.• We use the information that you provide to us about the circumstances of an incident plus witness statements, claims history and other relevant details in assessing claim(s) to highlight suspicious activities that may require further detailed investigation.
Right to Data Portability	You may request us to provide you with your Personal Data which you have given us in a structured, commonly used and machine-readable

	<p>format and you may request us to transmit your Personal Data directly to another data controller where this is technically feasible.</p> <p>This right only arises where:</p> <ol style="list-style-type: none"> 1) we process your Personal Data where it is necessary to perform our contract with you; and 2) the processing is carried out by automated means.
Right to Object	<p>You have a right to object at any time to the processing of your Personal Data where we process your Personal Data on the legal basis of pursuing our legitimate interests.</p>
Right to Restrict Processing	<p>You have the right to request to ask us to restrict processing your Personal Data in the following situations:</p> <ol style="list-style-type: none"> 1) where you contest the accuracy of your Personal Data; 2) where the processing is unlawful and you do not want us to delete your Personal Data; 3) where we no longer need your Personal Data for the purposes of processing but you require the data in relation to the establishment, exercise or defence of a legal claim; or 4) where you have objected to us processing your Personal Data pending verification as to whether or not our legitimate interests override your interests. <p>When you exercise this right, we may only store your Personal Data and may not further process the data unless you consent or the processing is necessary in relation to the establishment, exercise or defence of a legal claim or to protect the rights of another person or legal person or for reasons of important public interest.</p>
Right to Lodge a Complaint	<p>You have the right to lodge a complaint with a data protection authority in the Member State of your habitual residence, place of work, or in the place where an alleged infringement occurred. In Ireland, the appropriate authority is the Data Protection Commission.</p>

13. Communications

It is envisaged that we or our service providers may contact you from time to time in relation to dealing with your claim or in connection with your dealings with us. This contact will relate to the purposes set out in in this Statement and may include (without limitation):

1. Administration and management of your claim;
2. To agree reimbursement of costs and outlays with you as an uninsured driver and/or owner of an uninsured vehicle;
3. To deal with enquires about insurance cover on vehicles;
4. To deal with requests from you; and
5. To deal with complaints and data access requests from you.

14. Marketing & Public Awareness Campaigns

Our main purpose is to manage claims and as such, we do not conduct marketing as we do not sell any products or services.

We do, however, have responsibilities to highlight the consequences of uninsured driving. We conduct public awareness campaigns and participate in public relations / media engagements to communicate our message in the public interest. These engagements do not involve direct marketing, meaning we will not use your Personal Data in any marketing or public / media awareness campaigns.

Appendix

Glossary of Terms

Term	Explanation
Irish Motor Compensation Body ("IMCB")	MIBI is designated to act as the IMCB under the section 5(1)(a) of the Motor Insurance Insolvency Compensation Act 2024 for the purposes of Articles 10a and 25a of the amended Sixth Motor Insurance Directive. The MIBI, pursuant to this statutory function to act as the IMCB under the Motor Insurance Insolvency Compensation Act 2024, is responsible ensuring that injured (first and third) parties of accidents occurring in their European Union ("EU") Member State of residence or any other Member State remain protected, such that their claim is managed, where their EU-based motor insurer becomes insolvent.
Insurance Confidential Line	The Insurance Confidential Line was established by Insurance Ireland to be the central hub for the insurance industry to share fraud data and intelligence.
Insurance Link Claims Register	The Insurance Link Claims Register is an independently run database which keeps a record of all claims received by participating insurers. It allows insurance companies to check the accuracy of information provided when lodging claims if we suspect fraudulent activity.
Irish Motor Insurance Database ("IMID")	The IMID, comprising the Motor Third Party Liability (MTPL) Database and the National Fleet Database (NFD), provides a single point of reference for motor vehicles insured in Ireland. The data in the IMID is provided by motor insurers, brokers, fleet owners and motor traders. The data includes policy holder details, vehicles registration numbers and names of drivers that are permitted to driver the vehicles that are covered by each policy. The MIBI operates the IMID in accordance with its statutory function set out in sections 56A and 78A of the Road traffic and Roads Act 2023.
MIBI Information Centre	The MIBI Information Centre was established by MIBI as an information centre for vehicle insurance data in Ireland. The MIBI deals with third-party enquiries to confirm insurance cover on vehicles, including assisting victims who have sustained damage in an accident by providing information on the relevant insurer.
National Vehicle and Driver File	The National Vehicle and Driver File is the system of record for all vehicle records and driver records in the state.
Green Card Bureau	As the Green Card Bureau for Ireland, the MIBI is responsible for operating the Green Card system which includes investigating accidents in Ireland caused by vehicles registered outside the State and for investigating the insurance position of Irish registered vehicles that cause an accident outside Ireland. MIBI compensates

	such injured parties under the terms of the Internal Regulations governed by the Council of Bureaux.
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