

Privacy Statement

Broker Options is a trading name of Worldwide Insurance Brokers and Advisors Limited. Worldwide Insurance Brokers and Advisors Limited is authorised by the Central Bank of Ireland to undertake insurance mediation under the European Union (Insurance Distribution) Regulations 2018, ('the IDR').

Broker Options - Because Choice Matters is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Broker Options - Because Choice Matters site and governs data collection and usage. By using the Broker Options - Because Choice Matters site, you consent to the data practices described in this statement.

Collection of your Personal Information

Broker Options - Because Choice Matters collects personally identifiable information, such as your email address, name, home or work address or telephone number. Broker Options - Because Choice Matters also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by Broker Options - Because Choice Matters. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used by Broker Options - Because Choice Matters for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Broker Options - Because Choice Matters site.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Broker Options - Because Choice Matters public message boards, this information may be collected and used by others. Note: Broker Options - Because Choice Matters does not read any of your private online communications.

Broker Options - Because Choice Matters encourages you to review the privacy statements of Web sites you choose to link to from Broker Options - Because Choice Matters so that you can understand how those Web sites collect, use and share your information. Broker Options - Because Choice Matters is not responsible for the privacy statements or other content on Web sites outside of the Broker Options - Because Choice Matters and Broker Options - Because Choice Matters family of Web sites.

Use of your Personal Information

Broker Options - Because Choice Matters collects and uses your personal information to operate the Broker Options - Because Choice Matters Web site and deliver the services you have requested. Broker Options - Because Choice Matters also uses your personally identifiable information to inform you of other products or services available from Broker Options - Because Choice Matters and its affiliates. Broker Options - Because Choice Matters may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Broker Options - Because Choice Matters does not sell, rent or lease its customer lists to third parties. Broker Options - Because Choice Matters may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, Broker Options - Because Choice Matters may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Broker Options - Because Choice Matters, and they are required to maintain the confidentiality of your information.

Broker Options - Because Choice Matters does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Broker Options - Because Choice Matters keeps track of the Web sites and pages our customers visit within Broker Options - Because Choice Matters, in order to determine what Broker Options - Because Choice Matters services are the most popular. This data is used to deliver customized content and advertising within Broker Options - Because Choice Matters to customers whose behavior indicates that they are interested in a particular subject area.

Broker Options - Because Choice Matters Web sites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Broker Options - Because Choice Matters or the site; (b) protect and defend the rights or property of Broker Options - Because Choice Matters; and, (c) act under exigent circumstances to protect the personal safety of users of Broker Options - Because Choice Matters, or the public.

Use of Cookies

The Broker Options - Because Choice Matters Web site use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Broker Options - Because Choice Matters pages, or register with Broker Options - Because Choice Matters site or services, a cookie helps Broker Options - Because Choice Matters to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Broker Options - Because Choice Matters Web site, the information you previously provided can be retrieved, so you can easily use the Broker Options - Because Choice Matters features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Broker Options - Because Choice Matters services or Web sites you visit.

Security of your Personal Information

Broker Options - Because Choice Matters secures your personal information from unauthorized access, use or disclosure. Broker Options - Because Choice Matters secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Changes to this Statement

Broker Options - Because Choice Matters will occasionally update this Statement of Privacy to reflect company and customer feedback. Broker Options - Because Choice Matters encourages you to periodically review this Statement to be informed of how Broker Options - Because Choice Matters is protecting your information.

Contact Information

Broker Options - Because Choice Matters welcomes your comments regarding this Statement of Privacy. If you believe that Broker Options - Because Choice Matters has not adhered to this Statement, please contact Broker Options - Because Choice Matters at info@worldwide.ie. We will use commercially reasonable efforts to promptly determine and remedy the problem.