CoverMy Pet



Privacy Notice

Commitment to protecting your privacy

Transparency and integrity in the processing of your personal data are very important to us. We comply with data protection regulations, in particular the EU General Data Protection Regulation ("GDPR"), the regulations of the Irish Data Protection Act, and all other relevant laws.

This privacy notice explains how personal data is collected and used when you visit our website, request a quote, apply for or hold a pet insurance policy, contact us, or make a claim. It also explains your rights in relation to your personal data.

In this notice, "Petcover", "we", "us", and "our" refer to Petcover EU Agentur GmbH, which arranges and administers the pet insurance policy. Ecclesiastical Insurance Office plc ("EIO") is the insurer that underwrites the policy. Petcover and EIO each process personal data for the activities for which they are responsible and may each act as a separate data controller. The exact allocation of responsibilities is governed by the arrangements between Petcover and EIO.

I. Responsibility for personal data

Our Data Protection Officer ("DPO") can be contacted via the email address provided below.

Petcover EU Agentur GmbH,
Ared Street 16/18, 2544 Leobersdorf, Austria.
DPO: Andrew Pearce,
Email: info.at@petcovergroup.com

Ecclesiastical Insurance Office plc
The Heysham
North Wall Quay
Dublin 1, D01 V2F4, Ireland
Email: compliance@ecclesiastical.com

Petcover is responsible for processing information connected with website operation, quotations, customer contact, policy arrangement and administration, and related support services. EIO is responsible for processing information undertaken in its capacity as insurer, including underwriting, insurance risk management and relevant claims activities. Where the parties process the same information for different purposes, each is responsible for complying with data protection law for its own processing.

II. Basic Principles

We process your personal data only in accordance with data protection regulations, if permitted by law, or if you have given your consent. This also applies to the processing of personal data for marketing and advertising purposes.

As part of our online services, we may also collect information that does not allow for your personal identification. In certain cases – particularly when combined with other data – this information may still be regarded as "personal data" within the meaning of data protection laws. Furthermore, we may also collect information via online services that does not allow us to identify you directly or indirectly; this applies, for example, to aggregated information from all users of this website.

III. What data do we process? For what purposes and on what legal basis does the processing take place?

You can use certain public areas of our online service without providing us with your personal data (such as name, postal address, or email address). However, in this case, we need to collect and store certain information to enable you to access our online service. We use certain analytics tools on our website and have integrated third-party features. Furthermore, we offer certain features within our online service that require us to collect personal data.

We collect and process personal data in our online service to the following extent:

1. Log files: When you visit our website, our web server automatically stores data and information about the device and browser you are using. This may include technical information such as browser type, system type, and IP address. We process this technical information in the log files of our systems. We process this technical information to enable you to access our online service, to ensure the functionality of our online service and the security of our IT systems, and to optimize our online service. The legal basis for this data processing is Article 6(1)(f) GDPR.

2. Registration, Quote and Application Process: As part of our online service, you may request a quote and apply for pet insurance. We collect your name, contact details and information about you, your pet and the risk to be insured. Petcover uses this information to arrange the application and administer the quote journey. EIO uses relevant application information in its capacity as insurer for underwriting and risk assessment. This processing is necessary to take steps at your request before entering into an insurance contract and, where a policy is issued, for performance of that contract. The legal basis is Article 6(1)(b) GDPR. Where another legal basis applies to a particular activity, this is explained in this notice.

3. Insurance Contract Including Claims Management: If your application is accepted and you purchase cover, the insurance contract is between you and EIO as insurer. Petcover arranges and administers the policy and may communicate with you, collect premiums, issue policy documentation, process policy changes and support claims administration on EIO's behalf and within the authority granted to it. EIO processes personal data for underwriting, insurance risk management and relevant claims decisions. We may collect payment details, telephone numbers, policy information, claim information, veterinary records and supporting evidence where necessary to administer the policy, assess or validate a claim, prevent financial crime, or comply with legal and regulatory obligations. The legal basis is Article 6(1)(b) GDPR where processing is necessary to perform the insurance contract, together with other applicable legal bases described in this notice.

4. Policy administration: While your policy is in force, Petcover may process additional personal data to administer the policy, collect premiums, deal with queries, issue documents and make requested or permitted policy changes. EIO may also process relevant policy information in its capacity as insurer. The legal basis is Article 6(1)(b) GDPR, together with Article 6(1)(c) or 6(1)(f) where applicable.

5. Contact after starting the registration process: If you have already started entering the information required for your offer, including your email address, but have not yet completed the application, we may contact you to remind you to complete it, provided you have given your consent to receive product updates and offers from us. The legal basis for processing your personal data for this purpose is your consent pursuant to Article 6(1)(a) GDPR. You can withdraw your consent and unsubscribe from further non-essential emails from us at any time.

6. Contact Support: You can contact us via the contact form on our website or by telephone. We process the personal data you provide to respond to your enquiry, take steps at your request, or administer your policy. Where this processing is necessary in connection with your insurance contract, the legal basis is Article 6(1)(b) GDPR. We may also process personal data where necessary for our legitimate interests in managing customer enquiries, maintaining service quality and establishing, exercising or defending legal claims, under Article 6(1)(f) GDPR. Where processing is necessary to comply with a legal obligation, Article 6(1)(c) GDPR may also apply.

Telephone calls may be recorded for quality assurance, training, fraud prevention and evidential purposes. Recordings are retained only for as long as necessary for these purposes and in accordance with our retention requirements

7. Fraud Prevention: In certain cases, we store and process the personal data collected from prospective customers, even if no insurance contract is concluded. This serves to detect and prevent fraud, attempted fraud, and/or other harmful and/or illegal activities. This serves our legitimate interests in preventing fraud and other illegal and harmful behaviour. The legal basis is Article 6(1)(f) GDPR.

8. Promotional Information via Email : If you have consented to receive product updates and offers from us, we process your email address and, where relevant, information associated with your account to send information about pet insurance and related services available to customers in Ireland. You may withdraw your consent at any time, including by

using the unsubscribe link in a non-essential marketing email. We may use delivery and engagement information to measure and improve our communications, subject to applicable consent requirements. Technical service providers may process this information on our behalf to send communications and provide analytics. The legal basis for direct electronic marketing is your consent under Article 6(1)(a) GDPR, together with applicable electronic communications law.

9. Statistical Evaluations: Where necessary, we may evaluate your personal data to assess your preferences and thus enable interest-based marketing, personalised communication, and the continuous optimization of our business processes in statistical form. We do this to better understand what our customers expect from us. Furthermore, these evaluations help us detect fraud and improve and maintain security. We carry out this data processing to protect our legitimate interests; the legal basis is Article 6(1)(f) GDPR.

10. Social Plugins:

Our website may use social plugins provided by third-party social networks, such as Facebook, Instagram, X and LinkedIn, allowing you to interact with or share content through features such as “Like”, “Share” and “Follow” buttons.

When you visit a page containing a social plugin, your browser may establish a direct connection with the relevant social network's servers, transmitting information such as your IP address, browser information and the page visited. Cookies or similar technologies may also be used to track your browsing activity, even if you do not interact with the plugin or are not logged into the relevant social network. If you are logged in, the provider may associate your visit with your social media account.

We do not control how social network providers collect or subsequently use this information. Further details can be found in their respective privacy policies.

Where social plugins use non-essential cookies or similar technologies, these will only be activated with your prior consent. You can manage or withdraw your consent through our cookie consent settings. You may also prevent social plugins from loading using browser add-ons, such as “NoScript” (http://noscript.net/).

The legal basis for processing personal data in connection with social plugins depends on the relevant processing activity. This may include your consent under Article 6(1)(a) GDPR or, where applicable, our legitimate interests under Article 6(1)(f) GDPR, such as enabling social media interaction and promoting our online presence.

a) Facebook Social Plugin: A Facebook plugin may be integrated into our website. Facebook is operated by Meta Platforms, Inc. (“Meta”). The Facebook plugin can be recognised by the Facebook logo or the “Like” or “Share” button. When you visit a page containing a Facebook plugin, information about your visit may be transmitted to Meta as described above. If you are logged into Facebook, Meta may associate this information with your Facebook account. Further information on Meta's collection and use of personal data can be found in Meta's Privacy Policy.

b) Instagram Social Plugin: An Instagram plugin may be integrated into our website. Instagram is operated by Meta Platforms, Inc. These plugins can be recognised by the Instagram logo or other Instagram-branded website elements. When you visit a page containing an Instagram plugin, information about your visit may be transmitted to Meta and may be associated with your Instagram account if you are logged in. Further information on the use of personal data by Instagram can be found in Instagram's Privacy Policy.

c) LinkedIn Social Plugin: This website may also integrate social plugins from the LinkedIn social network, operated by LinkedIn Corporation (“LinkedIn”). LinkedIn plugins can be recognised by the LinkedIn logo or the “Recommend” or “Share” button. These social plugins allow you to share recommendations for pages on our website or follow us on LinkedIn. When you visit a page containing a LinkedIn plugin, your browser may establish a direct connection to LinkedIn's servers, through which information about your visit and certain technical information may be transmitted. LinkedIn may associate this information with your LinkedIn account if you are logged in. Further information on data collection, its purposes and scope, further processing and use of personal data, as well as your rights and settings options, can be found in LinkedIn's Privacy Policy.

11. Facebook Page: In addition to our website, we maintain a presence on Facebook ("Company Page"), and our website may contain links to this Company Page. When you access the Company Page, Facebook processes personal data, potentially even if you are not logged into Facebook when you access it. We receive statistics from Facebook that are detailed regarding the content but are based solely on aggregated information about the use of our Company Page on Facebook. These statistics may show, for example, how often or, where applicable, how many visitors accessed the Company Page, or how individual pieces of content on this page were clicked or rated. Based on these statistics, we cannot see which specific individuals visited the Company Page, clicked on individual pieces of content, or rated them. However, as is often the case with Facebook, the Company Page does show which Facebook users rated or commented on content. Further information on Facebook's data usage is provided in the Privacy Policy.

12. Other legitimate interests: If necessary, we may process your data beyond the purposes mentioned above to protect our legitimate interests or the interests of third parties; this is based on Article 6(1)(f) GDPR. Some of our legitimate interests are:

1. the assertion of legal claims and the defence against legal disputes;

2. the prevention and investigation of crimes;

3. the management and further development of our business activities, including risk management;

4. the prevention of fraud;

5. the ability to identify and correct technical errors in the system;

6. the possibility of offering customer support (which is also based on the customer's consent pursuant to Art. 6 paragraph 1 lit. a GDPR);

7. and the possible disclosure of information in connection with a corporate transaction or merger.

13. Cookies: We use cookies and similar technologies to operate our online service. Strictly necessary cookies are used where required for the website to function and cannot be switched off through the cookie banner. Analytics, advertising and other non-essential cookies are not activated unless and until you provide consent through the cookie banner. You can accept, reject or manage non-essential cookies through the banner and can withdraw or change your choices at any time through the cookie settings available on the website. Further details, including the cookies used, their duration and the organisations that set them, are provided in our Cookie Notice or cookie preference centre.

Cookies may recognise your browser or device when you return to the website. You can also control cookies through your browser settings, although blocking strictly necessary cookies may affect website functionality. Browser controls operate separately from the choices available through our cookie banner.

The purposes and legal bases for the cookies and similar technologies used on the Irish website are described below and in the Cookie Notice or preference centre.

We use strictly necessary cookies without consent where they are required to provide the website or a service you request. We rely on consent under Article 6(1)(a) GDPR for analytics, advertising and other non-essential cookies. These non-essential technologies remain disabled unless you choose to enable them through the cookie banner.

14. Analytics, Measurement, and (Re-)marketing: Where these services are used on the Irish website, analytics and marketing technologies operate only after you have given consent through the cookie banner. The particular providers and technologies in use are listed in the Cookie Notice or preference centre. You may withdraw consent at any time without affecting the lawfulness of processing carried out before withdrawal.

a) **Advertising Networks**: Where enabled by your consent, third-party advertising networks or advertising partners may use cookies, pixels or similar technologies to measure advertising performance, understand whether an advertisement led to a quote or purchase, and show relevant advertisements. The legal basis is Article 6(1)(a) GDPR. These technologies do not operate before consent is provided.

b) **Google Analytics**: Where Google Analytics is used on the Irish website, it is activated only after you consent to analytics cookies through the cookie banner. Google Analytics uses cookies or similar technologies to provide information about how visitors use the website and to help us improve it. The legal basis is Article 6(1)(a) GDPR. Information about the specific configuration, data retention and any international transfer safeguards is available through the Cookie Notice or preference centre and Google's privacy information.

Google processes analytics information on our instructions to provide website usage reports and related analytics services. You may refuse or withdraw consent through the cookie settings. Withdrawal does not affect processing that took place before consent was withdrawn.

You can manage Google Analytics and other non-essential technologies through the website's cookie settings and, where available, through your browser or provider-level settings.

Further information on the purpose and scope of data collection, as well as further processing and use by Google, including information on your rights or, if applicable, configuration options to protect your personal data, can be found at the following links: http://www.google.com/analytics/terms/gb.html and https://policies.google.com/privacy?hl=en-US .

c) **Google Tag Manager**: Where used, Google Tag Manager manages website tags. Tags that use non-essential cookies or collect personal data for analytics or marketing are configured not to fire until the relevant consent has been given. Google Tag Manager does not override your cookie choices.

d) **Google Ads / Conversion Tracking**: Where Google Ads conversion tracking is used, it is activated only after you consent to advertising cookies through the cookie banner. It helps measure whether an advertisement led to an action such as a quote request or policy purchase. The legal basis is Article 6(1)(a) GDPR. You can withdraw consent through the cookie settings.

The information gathered through conversion tracking is used to generate conversion statistics for us. This tells us the total number of users who clicked on an ad and were redirected to a page with a conversion tracking tag. However, we do not receive any information that would allow for individual identification.

If you do not wish to participate in conversion tracking, you can disable the conversion cookie in your browser settings. Further information can be found in the Google Privacy Policy.

You can also adjust your Google Advertising settings in Google Ads.

e) Meta Pixel: Where the Meta Pixel is used, it is activated only after you consent to advertising cookies. It may be used to measure advertising performance and support relevant advertising on Meta services. The legal basis is Article 6(1)(a) GDPR. Further information and controls are available through the cookie settings and Meta's privacy information.

Further information on the collection and use of data by Facebook, as well as your corresponding rights and options for protecting your privacy, can be found in Facebook's Data Policy. Alternatively, you can deactivate or adjust these functions here. The legal basis for this data processing is in any case Article 6 Paragraph 1 Letter a GDPR.

f) X Advertising Technologies: Where advertising technologies provided by X are used, they are activated only after you consent to advertising cookies. They may be used to measure advertising performance and support interest-based advertising on X. The legal basis is Article 6(1)(a) GDPR. Further information and controls are available through the cookie settings and X's privacy information.

IV. Are you obliged to provide us with your data?

The information required for concluding an insurance contract, as well as the information sent by email, can be found in the respective areas of the online service (e.g., in an online form) and are marked as mandatory information; without the required information, we cannot allow you to use the respective functionality.

V. Who receives your data?

Depending on the type of personal data processed by our company, only specific departments or organizational units have access to your personal data. These include, in particular, our specialist departments responsible for providing our

services, as well as our IT department. Based on the concept of roles and permissions, access within our company is limited to the functionalities and scope necessary for the respective processing purpose.

We may disclose personal data to recipients outside Petcover where permitted by law and necessary for the purposes described in this notice. The recipients may include:

- EIO, in its capacity as insurer, for underwriting, insurance administration, risk management and relevant claims activities;
- Petcover Group companies that provide administration, customer service, data analysis, hosting, back-office or IT support;
- contracted service providers, including providers of hosting, disaster recovery, communications, marketing, payment and premium collection services;
- professional advisers, auditors and regulators; and
- public bodies, law-enforcement authorities or other parties where disclosure is required or permitted by law.

Data Privacy notice – Ecclesiastical Insurance Office plc https://www.ecclesiastical.ie/media/ipypdxbz/eio-ireland-dp-privacy-notice-final.pdf

EIO is a data controller for the personal data it processes in its capacity as insurer. EIO's privacy notice explains its processing in more detail. For full details of the personal data EIO collects, how it uses and shares that information, its retention approach and the rights available to you, please refer to EIO's privacy policy on its website.

We only transfer your data to external recipients to the extent that this processing is necessary for legally permissible purposes.

VI. Do we use automated decision-making?

We may use automated tools to calculate premiums, apply pre-defined underwriting rules, identify information requiring further review, or support the administration and assessment of claims. These tools support our processes, but we do not currently make decisions producing legal or similarly significant effects about whether to offer cover, the premium or level of cover, or the outcome of a claim solely by automated means without meaningful human involvement.

Where an automated tool contributes to a decision, appropriately authorised personnel remain responsible for reviewing the relevant information and making or confirming the decision. You may contact us to ask for information about how a decision was reached, to correct inaccurate information, or to request a review. If our use of automated decision-making changes so that Article 22 GDPR applies, we will update this notice and provide the safeguards required by law, including the right to obtain human intervention, express your point of view and contest the decision. Applying for insurance does not, by itself, constitute consent to solely automated decision-making.

VII. Will data be transferred to countries outside the EU/EEA?

Some of our group companies and service providers may process personal data outside the European Economic Area ("EEA"). We assess the locations and arrangements actually used for the Irish service and limit transfers to those necessary for the purposes described in this notice.

Where personal data is transferred outside the EEA, we use a lawful transfer mechanism. This may include an adequacy decision adopted by the European Commission or the European Commission's Standard Contractual Clauses, together with supplementary technical and organisational measures where appropriate. You may contact us for further information about the safeguards relevant to your personal data. The countries and providers involved may change, and the current position is reflected in our vendor records, Cookie Notice and related processing documentation.

VIII. How long will your data be stored?

We retain personal data only for as long as necessary for the purpose for which it was collected and to meet legal, regulatory, accounting, fraud-prevention and dispute-resolution requirements. Different categories of information may therefore be retained for different periods.

Quote and incomplete-application information is retained for a period determined by the purpose of following up the request, evidencing the quote and managing fraud or complaints. Policy and premium records are retained for the life of the policy and for the applicable legal or regulatory period afterwards. Claims information may be retained for longer where necessary to manage the claim, possible reopened or related claims, complaints, litigation, fraud prevention or regulatory obligations. Marketing consent and suppression records are retained for as long as needed to demonstrate and respect your communication preferences. Website, security and call-recording data is retained according to the relevant operational, security and evidential need.

When setting retention periods, we consider the nature and sensitivity of the information, the purpose of processing, the risk of harm from unauthorised use or disclosure, limitation periods, potential claims, and applicable legal or regulatory requirements. At the end of the relevant period, personal data is securely deleted or anonymised. Information retained solely to meet a legal or evidential obligation is access-restricted where appropriate.

IX. What rights do you have?

1. Right to object pursuant to Article 21 GDPR:
You have the right to object, on grounds relating to your particular situation, at any time to the processing of personal data concerning you which is based on point (e) or (f) of Article 6(1) GDPR, including profiling based on those provisions pursuant to Article 22 GDPR. If you object, we will no longer process the personal data unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing is necessary for the establishment, exercise or defence of legal claims.

If we process your personal data for direct marketing purposes, you have the right to object at any time to the processing of personal data concerning you for such marketing, including profiling to the extent that it is related to such direct marketing. If you object to processing for direct marketing purposes, the personal data in question will no longer be processed for such purposes.

You have the option, in connection with the use of information society services and notwithstanding Directive 2002/58/EC, to exercise your right to object by means of automated applications using technical specifications.

2. Withdrawal of consent:
If you have given us your consent (e.g., in connection with receiving information by email), you can withdraw this consent at any time with effect for the future. Our email information usually contains a corresponding link in each of our non-essential communications. You can also contact us by other means, e.g., by post or email using one of the contact options listed on the first page of this privacy notice.

3. Further rights of data subjects:
Based on the following provisions, you as a data subject have the right:

to obtain information about your stored personal data, Art. 15 GDPR;
to have incorrect or incomplete data corrected, Art. 16 GDPR;
to request the erasure of personal data, Art. 17 GDPR;
to restrict processing, Art. 18 GDPR;
to data portability, Art. 20 GDPR.

These rights are subject to the terms and conditions set out in this privacy notice, as well as any regulatory instructions relating to specific processing and data retention.

To exercise these rights, you can contact us at any time, e.g. via one of the contact options listed at the beginning of this privacy notice.

You also have the right to lodge a complaint under Article 77 GDPR. If you are in Ireland, you may contact the Data Protection Commission (“DPC”) using its online contact form, by email at info@dataprotection.ie, by telephone on 01 765 0100 or 1800 437 737 for general enquiries, or by post at Data Protection Commission, 6 Pembroke Row, Dublin 2, D02 X963, Ireland. The DPC’s website is www.dataprotection.ie. You may also contact the Austrian data protection authority where it is competent in relation to Petcover EU Agentur GmbH.

X. Changes to the Privacy Notice

We may change this privacy notice at any time by posting the revised privacy notice on this website and indicating the effective date of the revised privacy notice.

Last reviewed and updated:	**05 November 2026**