

Privacy Statement

Version April 2020

This statement explains how we use your personal data.

We are the insurance company Elips Life AG. We would like to inform you about how we use special and other personal data. We use these data to:

- effect insurance;
- perform an insurance or administration contract;
- handle a claim if we receive one.

This statement is about the special or other personal data of:

- natural persons;
- employers;
- participants of a pension fund that is reinsured through Elips Life AG;
- insured persons;
- people who are entitled to a benefit.

You can find the latest version of this privacy statement at www.elipslife.com/en/nld.

A) For what purposes do we process personal data?

We process special and other personal data only as an insurance or reinsurance company. We do this for these purposes:

We use special and other personal data:

- to give a quotation;
- to conclude and perform an insurance contract;
- to receive premiums;
- to handle claims;
- to provide benefits to insured persons, beneficiaries or surviving dependants;
- to be able to redistribute risks with reinsurance or coinsurance;
- to prevent, detect or prosecute insurance fraud; and for all associated legal action;
- to comply with the law;
- to comply with the rules of supervisory and other authorities.

We also process special personal data:

- to be able to insure someone if we need health data for that purpose.

What do we mean by ‘processing personal data’?

For the purposes that you are reading this privacy statement, ‘processing personal data’ means that we:

- collect
- record
- organise
- structure
- store
- adapt or alter
- retrieve
- consult
- use
- disclose by transmission
- disseminate
- otherwise make available
- align or combine
- restrict
- erase or destroy personal data.

How do we process personal data?

We process data manually or by using IT solutions. We do this only for one or more of the purposes you have read about above. We always implement the necessary security measures to prevent unlawful access, loss or destruction, and to generally prevent the unauthorised processing of data. When processing your personal data, we comply with the Code of Conduct for the Processing of Personal Data by Insurers. You can find this Code of Conduct on our website www.elipslife.com/nl/nld/downloads (in Dutch) and on the website of the Dutch Association of Insurers www.verzekeraars.nl.

How long do we retain personal data?

We retain personal data for the duration of the insurance contract. And for as long as the law requires it.

Who can collect personal data?

- Elips Life AG. We can request data directly from the data subject.
- The policyholder or the data subject’s employer. The data subject’s employer is also responsible for processing the data. We call this party the controller.

- Other parties in the insurance distribution chain. These parties include insurance brokers, intermediaries, advisers and authorised agents and they work with Elips Life AG.
- We can also collect information through the insured person's family members, the beneficiaries or medical advisers. This can happen for a claim, a benefit payment or during the acceptance procedure.

What type of data can we collect?

- Personal data. This is any information relating to an identified or identifiable natural person.
- Special personal data. Examples of special personal data include:
 - personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership;
 - genetic data;
 - biometric data for the purpose of uniquely identifying a natural person;
 - data concerning health;
 - data concerning a natural person's sex life or sexual orientation.

B) Must you provide personal data?

You must provide personal data that we need to be able to perform the insurance contract. We need these data to be able to conclude and perform the insurance contract or to make benefit payments.

C) What happens if you do not want to provide personal data?

In that case, we cannot conclude and perform the insurance contract or make any benefit payments. This applies if we need these personal data to perform the insurance contract.

D) Who can view or receive your personal data?

The parties below may process your personal data as external processors. Or as independent controllers if that is permitted by law. They may do this for the purposes you have read about above.

- Other parties that form part of the 'insurance distribution chain'. Examples: insurers, co-insurers, reinsurers, advisers, intermediaries, brokers and authorised agents.
- Professionals, consultants or suppliers of services that may be of use to our business operations. Examples: IT service providers, experts, consultants, legal advisers, auditors or medical advisers.
- Parties that provide services in relation to performing the insurance contract and making benefit payments. Examples: storage, management, document archiving and destruction, call centres, help desks, handling and controlling claims or back office management.
- Associations or organisations within the insurance sector. Examples: the Dutch Association of Insurers (VvV) and the Netherlands Association of Authorised Underwriting Agents (NVGA).
- Another company belonging to the Swiss Re Group.

- Other parties to whom we are legally obliged to give personal data. Examples: Financial Market Authority Liechtenstein (Finanzmarktaufsicht Liechtenstein), the Dutch Authority for the Financial Markets (AFM), the Dutch central bank (De Nederlandsche Bank), the Dutch Tax and Customs Administration (Belastingdienst), the judiciary and the police.

Personal data may be transferred abroad

But only to countries:

- within the European Union (EU);
- within the European Economic Area (EEA);
- that adequately protect data according to the European Commission.

E) What are your rights?

You may always:

- request confirmation that we have processed your personal data;
- request the content and origin of the processed personal data;
- request the purposes and methods of processing;
- in the case of automated decision-making, also request meaningful information about the logic involved;
- request information about the significance and the envisaged consequences of such processing for you;
- request the contact details of the controller and the processors;
- request the contact details of parties who may view or receive the data;
- ask us to update, adapt or integrate your personal data;
- ask us to delete, anonymise or block your personal data if they have been processed contrary to the law. This also applies to data that we do not need to retain for the purposes for which they were collected or subsequently processed. You may also oppose processing of your data;
- ask us to confirm that those with whom we have shared data also know these rights. This applies unless it is impossible or evidently disproportionate in relation to exercising a right.

You can submit your requests by ordinary or registered post or by email:

Address: Elips Life AG
P.O. Box 282
2130 AG Hoofddorp

Email: compliance@elipslife.com

You may also call us about bullet points 1 to 7: +31 (0)20 755 98 00.

F) Who is the controller?

The controller is Elips Life AG. Our branch office is in Hoofddorp. You can request a copy of the full list of processors from us, by post, email or by calling us:

Address: Elips Life AG
P.O. Box 282
2130 AG Hoofddorp

Email: compliance@elipslife.com

Telephone: +31 (0)20 755 98 00

G) What to do if you have a complaint

If you disagree with how we process your personal data, you can submit a complaint to the Dutch Data Protection Authority. Visit www.autoriteitpersoonsgegevens.nl to see how to do it or call the DPA at 0900 - 200 12 01.