

Privacy notice and authorisation

Contract:

Insurance contract number:

Case number:

Insured person:

Date of birth:

By signing the declaration below, you give Elips Life AG consent to process your data and to obtain health data from individuals and organisations subject to a duty of confidentiality such as doctors, hospitals and other insurers. These declarations of consent and release from the duty of confidentiality are essential for the assessment of a benefit claim. As a rule, if you do not grant these, the provision of benefits will not be possible.

The information relates to the handling of your health data and other protected data

- by Elips Life AG itself (see section 1 below);
- during forwarding to individuals and organisations outside Elips Life AG (see section 2 below); and
- in connection with enquiries with third parties (see section 3 below).

1. Collection, storage and use by Elips Life AG of the health data provided by you

Elips Life AG processes this benefit claim on behalf of the pension scheme established by your employer pursuant to the occupational pensions act in Switzerland (BVG) or Liechtenstein (BPVG), or the pension scheme with which your employer is affiliated. Elips Life AG collects, stores and uses the health data provided by you in this benefit claim and in the future to the extent necessary to assess the claim and provide benefits. This includes information relating to your health that we receive directly from you and information that we obtain, with your consent, from medical service providers (doctors, hospitals, physiotherapists, etc.) and other insurers (disability insurers, unemployment insurance, military insurance, occupational pension schemes, private insurers, etc.). We use this information to assess the benefit claim, provide benefits and potentially recover benefits from other responsible insurers. There may be other information involved in connection with the provision of benefits that we require to pay benefits (e.g. account information, etc.). The data relating to your benefit claim are stored by us electronically and are deleted on expiry of the legally prescribed period during which archives must be maintained.

2. Forwarding of your health data and other protected data to individuals or organisations outside Elips Life AG

2.1. Forwarding of data for medical assessment

To assess your benefit claim, it may be necessary to enlist the services of medical experts. By signing the declaration below, you give your consent to having your health data forwarded to medical experts to the extent necessary for the assessment of the obligation to pay benefits, and to having your health data used by them for this purpose, and to having the results sent back to Elips Life AG. You also release the persons working for Elips Life AG and the experts from their duty of confidentiality in relation to your health data and other protected data.

2.2. Delegation of tasks to other parties (companies or individuals)

Elips Life AG may delegate certain tasks which may involve the collection, processing or use of your health data, such as contract management or claims handling, to third parties. These third parties may be affiliated Group companies (such as Elips Versicherungen AG, in particular) or other domestic or foreign companies. You will find a current list of possible service providers on our website at www.elipslife.com/en/che/Downloads. By signing the declaration below, you consent to your health data being forwarded to these individuals and organisations, provided that the health data are collected, processed and used by them for the specified purposes to the same extent as Elips Life AG would be permitted to do so.

2.3. Forwarding of data to the pension scheme

The pension scheme established by your employer or with which your employer is affiliated requires various information to process the benefit claim through Elips Life AG. As a rule, access to documents in relation to your benefit claim is therefore also given to the relevant pension scheme.

2.4 Forwarding of data to reinsurers and co-insurers

To ensure the fulfilment of our obligation to pay benefits, Elips Life AG has concluded agreements with reinsurers which assume all or part of the risk, or a specific risk is insured together with a co-insurer. In order for the reinsurer or any co-insurer to form their own opinion about the insurance claim, it is possible that we may provide the reinsurer or co-insurer with documentation relating to your benefit claim. This is the case particularly if the amount of benefits to be paid is high.

Furthermore, it is possible that the reinsurer will assist us with the assessment of the claim or procedures employed based on its particular expertise. If reinsurers have assumed the risk, they may verify whether we have assessed a claim correctly. Data on your existing contracts may be forwarded to reinsurers for the purpose of settling premium payments and benefit claims. When forwarding this information, we strive to anonymise personal data wherever possible for the above-mentioned purposes. However, in individual cases, personal data are also used. These will only be used by the reinsurers for the above-mentioned purposes.

By signing the declaration below, you consent to your health data being forwarded to and used by reinsurers and any co-insurers to the extent necessary for the above-mentioned purposes.

2.5. Forwarding of data to your employer

As a rule, we do not forward any information on your health to your employer. To the extent that it is required to process the affiliation agreement in place between the pension scheme and your employer, your employer may, however, obtain information (e.g. with respect to our obligation to pay benefits, the length and degree of any incapacity to work/disability, or the status of the claim assessment) about whether, and possibly under what conditions, we provide benefits.

2.6 Forwarding of data to any subsequent insurers

Your employer may become affiliated with another pension scheme or the pension scheme may change insurer. In many cases, it is inevitable that an exchange be made with the previous or subsequent insurer in connection with claims arising shortly before or after the change.

2.7 Forwarding of data to other insurers

To the extent that we are required by law, which is generally the case for government or mandatory insurances, or if you expressly authorise this, we also disclose information in relation to your claim to other insurers involved.

3. Requests for health data from third parties for the purpose of assessing the obligation to pay benefits

To assess our obligation to pay benefits, it may be necessary to request information from individuals or organisations with access to your health data (e.g. doctors, hospitals or other insurers). When requesting this information, it is generally also necessary to disclose your personal data to the individuals or organisations in question. Furthermore, to assess our obligation to pay benefits, we may have to assess the information on the state of your health which you provided as justification for a claim, or which stems from documents submitted (e.g. invoices, prescriptions, expert reports) or communications, for example from a doctor or other representatives of a medical profession. We do not notify you separately about obtaining information from third parties for the purpose of assessing your claim. However, you may request information as to what data is being processed with regard to you at any time. In this respect, please contact the person responsible for handling your claim.

A request will only be made to individuals or organisations with access to information relevant to the claim and only to the extent necessary to assess the claim. To do so, we require you to give your consent and to release these individuals or organisations from their duty of confidentiality in case it becomes necessary to forward health data or other protected information in the course of these requests.

Declaration:

Case number:

Insured person:

Date of birth:

I have taken note of the types of data processing described in sections 1 to 3 above and hereby give my consent to them. I accordingly consent to Elips Life AG collecting my health data from the following individuals and organisations, to the extent necessary for the assessment of the claim, and using them for these purposes:

- External (medical) experts
- Medical personnel and their assistants
- Employers
- Social insurers (disability insurance offices, AIA insurers, OASI administration offices, health insurers, unemployment insurance offices, etc.)
- Occupational pension schemes
- Other private insurers involved
- Administrative and law enforcement authorities
- Case managers

I hereby release the above-mentioned individuals and employees of the above-mentioned institutions from their duty of confidentiality. Furthermore, I agree to Elips Life AG forwarding my health data, to the extent necessary, to these individuals and organisations, and also release the persons working for Elips Life AG from their duty of confidentiality in this regard.

Please date and sign.

Place, date

First name, last name

Signature of the person insured

Elips Life AG, Triesen (elipsLife), is a life insurance company with its registered office in Triesen, Liechtenstein. All insurances which provide coverage for the financial consequences of illnesses and accidents are offered under the elipsLife brand. The main focus is on occupational and private pension for death and disability. At elipsLife, we place great importance on data protection; accordingly, we take great care when processing your data. Should you have any questions in this regard, you can contact the Data Protection Officer at elipsLife. You can also find more information on data protection at elipsLife at www.elipslife.com/en/che/Legal/Data-Protection. You may request information about which data are being processed about you at any time and have the right to rectification, erasure and restriction of processing of such data. Please direct any such requests by post or e-mail to the Data Protection Officer at the following address:

Elips Life AG
Compliance
Landstrasse 40, 9495 Triesen
E-mail: compliance@elipsLife.com

If you are not satisfied with the information we provide, you may also contact the Liechtenstein Data Protection Authority at the following address:
Datenschutzstelle (DSS)
Städtle 38
PO Box 684, 9490 Vaduz
info.dss@lvv.li