

Privacy Notice

elipsLife is an insurance company which provides insurance products for employers to cover their employees in the event of an employee's death and/or long-term injury or illness. Your employer has chosen elipsLife to provide insurance cover for one or both of these circumstances. For more information on what insurance cover you are eligible for, please speak to your HR department.

Please review this Privacy Notice carefully. This notice describes elipsLife's rules on data protection and the legal conditions that elipsLife must satisfy when it obtains, handles, processes, transfers and stores your personal data.

Definition of Data Protection Terms

"Personal Data" means data relating to you which can be used to identify you, directly or indirectly, as a result of your relationship with elipsLife, for example by reference to an identifier such as a name, identification number, location data, online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity.

"Data Controller" means any persons who determines the purpose for which and the manner in which any Personal Data is Processed.

"Data Processor" means any persons who Process Personal Data on behalf of a Data Controller.

"Processing" or **"Process"** is any activity that involves the use of Personal Data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

"Special Categories of Personal Data" includes data about a person's racial or ethnic origin, political opinions, religious or similar beliefs, trade union membership, physical or mental health, genetic data, biometric data for the purposes of uniquely identifying a natural person, condition or sexual life or about the commission or alleged commission of an offence by a person or proceedings for any offence committed or alleged to have been committed by that person.

About this Notice

This Privacy Notice sets out the data processing practices of Elips Life Limited, Irish Branch ("**elipsLife**", "**we**", "**us**"). We take the privacy and security of your Personal Data seriously and would like to assure you that your information will be properly managed and protected by us.

Please read this Privacy Notice carefully as it explains how we and our carefully selected third parties work with, collect and use your Personal Data. Any Personal Data which is provided by you to elipsLife will be treated in accordance with the provisions of (i) the Irish Data Protection Acts, 1988 to 2018; (ii) the European Communities (Electronic Communications Networks and Services)(Privacy and Electronic Communications) Regulations 2011; (iii) the General Data Protection Regulation (Regulation (EU) 2016/679 of the European Parliament and Council of 27 April 2016) (the "**GDPR**"), and any consequential national data protection legislation (the "**Data Protection Laws**"); and (iv) any guidance and/or codes of practice issued by the Irish Data Protection Commission or other relevant supervisory authority, including without limitation, the European Data Protection Board, in the case of each of the above, as amended, supplemented, or replaced from time to time. The Data Protection Laws impose restrictions on how elipsLife may use your Personal Data.

Further Information

You can ask for further information about our use of your Personal Data or complain about its use, by contacting our Data Protection Compliance Officer at compliance@elipslife.com. Any questions about the operation of this policy or any concerns that the policy has not been followed should be referred in the first instance to the Data Protection Compliance Officer.

Receiving and Sharing Your Information.

All Personal Data will be obtained as far as possible from your employer or any trustee appointed by your employer in connection with the insurance cover or from your employer's appointed agent (for example, their insurance broker). There may be occasions where we need to obtain Personal Data from you directly. The categories of Personal Data which we will receive and Process are set out in **Schedule 1**.

The Purpose and Legal Basis of Collecting Personal Data and How We Use It

For Personal Data to be Processed lawfully, it must be Processed on the basis of one of the lawful bases set out in the Data Protection Laws. These include, among other things, your consent to the Processing; that the Processing is necessary for the performance of a Group Life and/or Group Income Protection Insurance contract; for compliance with a legal obligation to which the Data Controller is subject; or for the legitimate interest of the Data Controller or the party to whom the Personal Data is disclosed (provided in the case of the latter that your rights are not unduly prejudiced by the Processing).

Where Processing of your Personal Data is for the legitimate interests of elipsLife, these legitimate interests would namely be to assess and quantify the risk exposure, manage our own business, manage claims, provide the appropriate level of insurance cover and undertake an experience analysis for setting insurance premiums.

We will Process your Personal Data pursuant to one of the lawful bases set out in applicable Data Protection Laws. The purposes on which Personal Data will be Processed include, but are not limited to:

- (i) assessing eligibility for cover under the insurance policy
- (ii) medical underwriting where required
- (iii) ongoing administration of the insurance policy
- (iv) calculation of the insurance premium
- (v) assessing and managing claims made under the insurance policy
- (vi) making and receiving payments in relation to such claims.

See **Schedule 1** for a more detailed description of what Personal Data we collect, what we do with it and the lawful bases on which we Process it.

Transfer of Personal Data to other countries

elipsLife may transfer Personal Data to jurisdictions outside the European Economic Area ("**EEA**"). The laws of those jurisdictions may not provide the same level of protection for your Personal Data that Irish law does. In such circumstances we will take such steps as may reasonably be required so that your data is treated securely and in accordance with this policy, including through the implementation of appropriate or suitable safeguards in accordance with applicable data protection laws.

In particular, elipsLife may also transfer Personal Data within its own group of companies including to parent or subsidiary companies in Switzerland. As at the date of this policy, Switzerland has been deemed by the European Commission as having a level of data protection which is deemed "adequate" by reference to European standards. If this changes in the future, we will ensure that we have an appropriate lawful transfer mechanism in place before transferring Personal Data to Switzerland.

Disclosure and Sharing of Personal Data

General

elipsLife may share Personal Data we hold with any member of the elipsLife group (which means elipsLife's parent or subsidiaries), elipsLife's ultimate holding company and its subsidiaries, as those terms are defined in sections 7 and 8 of the Companies Act 2014.

elipsLife may also share Personal Data we hold with selected third parties for the purposes set out in **Schedule 2** to this policy.

elipsLife may also disclose Personal Data it holds to third parties in the following circumstances:

- (i) to protect elipsLife's rights, property, or safety of ElipsLife' staff and customers;
- (ii) if elipsLife is under a duty to disclose or share your Personal Data in order to comply with any legal obligation, or in order to enforce or apply any contract with you or other agreements;
- (iii) in the event that elipsLife sells or buys any business or assets, in which case elipsLife may disclose Personal Data it holds to the prospective seller or buyer of such business or assets; or
- (iv) if elipsLife or substantially all of elipsLife's assets are acquired by a third party, in which case Personal Data ElipsLife holds will be one of the transferred assets. This includes exchanging information with other companies and organisations for the purposes of fraud prevention.

Third-Party Service Providers

elipsLife may share your Personal Data with third-party service providers (known in the Data Protection Laws as "processors" or "sub-processors"), who will Process your Personal Data on our behalf in order to facilitate us in providing our services to you.

The Data Protection Laws require that any contracts with such third-party service providers contain provisions, which:

- (i) set out "sufficient technical and organizational security measures" such that your Personal Data is adequately protected;
- (ii) require that the third-party service providers only Process your Personal Data when and as instructed by us;
- (iii) limit the third-party service providers use of the Personal Data to purposes defined by us;
- (iv) require that we retain control of your Personal Data where applicable;
- (v) assists us in ensuring compliance with data protection regulation;
- (vi) makes available to us all information necessary to demonstrate compliance;
- (vii) ensures persons authorised to process Personal Data have committed themselves to confidentiality; and

We will ensure that any contracts with third-party service providers to Process your Personal Data on our behalf will comply with the above.

We will be using some or all of the following third parties in the following circumstances:

- a) Where any medical underwriting is required before elipsLife agrees to provide cover under this policy, third parties who provide tele-interview services or medical assessments for underwriting purposes.
- b) throughout the assessment and management of a claim we may use the following third parties:
 - (i) a provider of tele-interview services for underwriting and / or claims purposes;
 - (ii) an independent health care provider for medical assessment, fitness to work assessment and/or return to work programmes; and/or
 - (iii) selected private investigators for the investigation of fraudulent claims.
 - (iv) Payroll solution providers for the payment of benefits due

The parties above may in certain circumstances be acting as a data controller in their own right in respect of the services which they provide (and it depends on the nature of the service and your relationship with the service provider).

Retaining your Personal Data

We will retain and Process your Personal Data for as long as necessary having regard to the purposes for which it was collected but in a manner consistent with our Data Retention Policy.

Your Rights

You have certain rights under Data Protection Laws. In particular you have the right to:

- (i) access and obtain a copy of the Personal Data elipsLife holds about you;
- (ii) have any inaccurate Personal Data elipsLife holds about you corrected;
- (iii) to the extent permitted by applicable law, request that any of the Personal Data elipsLife holds about you be erased;
- (iv) require that elipsLife restricts its Processing of your Personal Data;
- (v) obtain your Personal Data as held by elipsLife to provide to a third party yourself or you can require elipsLife to transfer your Personal Data directly to a third party nominee (the right to data portability)*; and
- (vi) the right not to be subjected to Processing which is wholly automated and which would produce legal effects or significantly affect you.

*The format will depend on our ability to provide this in a secure way that protects your personal information. We will not likely be able to use a copy of your personal information sent to us in this way from another company. This is because we can only collect personal information that we will need. We may also need your most up to date information for underwriting and to comply with regulations.

Where elipsLife Processes your Personal Data on the basis of the legitimate interests of elipsLife, you have the right to object to such Processing. The legitimate interests on which we rely are set out above; please see Schedule 1 which sets out the categories of Processing which are based on the legitimate interests of elipsLife.

The rights set out above are not absolute – certain conditions or exceptions may apply (e.g. there are statutory exemptions to your right to access your Personal Data held by elipsLife). However, elipsLife will do its best to vindicate your data protection rights to the greatest extent practically possible.

If you have any queries in relation to your Personal Data rights, you should contact elipsLife Data Protection Compliance Manager at compliance@elipslife.com.

Automated Decision-Making and Profiling

We confirm that you will not be subject to a decision based solely on automated decision-making / profiling, there will always be human intervention in the decision making process.

Failure to provide data to us

You are free not to provide your Personal Data to us. However, if you do not provide (or do not allow for the provision of) the necessary Personal Data to us, we may not be able to provide the relevant insurance cover.

We will Process your Personal Data pursuant to the lawful bases set out in Schedule 1. However, if we are required to Process your Personal Data on the lawful basis of your consent, (i) we will obtain your affirmative, opt-in consent in advance; and (ii) you have the right at any time to withdraw your consent to our future use of your Personal Data by contacting our Data Protection Compliance Manager at the details outlined above. However, a withdrawal of consent in such circumstances may affect our ability to provide the relevant insurance cover or deal with a claim.

Making a complaint

If you have any complaints or queries in relation to your Personal Data, you should contact the Data Protection Compliance Manager at compliance@elipslife.com. You also have the right to lodge a complaint with your supervisory authority the Office of the Irish Data Protection Commissioner (or its successors) about elipsLife's Processing of your Personal Data.

You can lodge a complaint with the Office of the Data Protection Commissioner www.dataprotection.ie.



Latest Version of Our Privacy Notice

ElipsLife reserves the right to modify this Privacy Notice as necessary, for example, to comply with changes in laws, regulations, ElipsLife's practices, procedures and organizational structure or requirements imposed by data protection authorities. ElipsLife' legal department must approve all changes to the policy and shall track all modifications to the policy. Changes to the policy shall be applicable on the effective date of implementation.

In order to keep up to date with any future changes we make to our Privacy Notice, please refer to our website for the latest version www.elipslife.com.

Governing Law

This policy is governed by the laws of Ireland and subject to the exclusive jurisdiction of the courts of Ireland.

Schedule 1

Data Name / Type of Data	Where Does This Data Come From?	Purpose of Processing	Lawful Basis of Processing
Employee number	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity
Date of birth	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity & Legitimate Interests outlined on page two
Date joined Company	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity
Date joined Scheme	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity
Normal Retirement Age	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity & Legitimate Interests of elipsLife outlined on page two
Salary	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity & Legitimate Interests of elipsLife outlined on page two
Gender	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity & Legitimate Interests of elipsLife outlined on page two
Marital Status	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity
Occupation	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity & Legitimate Interests of elipsLife outlined on page two
Past claims history	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity & Legitimate Interests of elipsLife outlined on page two
Past sick leave	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity & Legitimate Interests of elipsLife outlined on page two
Details of recent long term absences	Provided to us by your employer or a trustee or agent appointed by your employer.	Assessment of policy	Contractual Necessity

Schedule 2

Third Party Recipient	Type of Personal Data Being Transferred	Purpose of Sharing
Third Party Tele-Interview Service Provider	Personal data including name, address, age, gender, contact details, occupation, claims history and special categories of personal data	Medical underwriting tele-interview forms the basis for initial underwriting carried out by Underwriters in elipsLife. Tele-claims interview forms the basis for initial claim assessment.
Medical professionals (with or without contract)	Personal data including name, address, age, gender, occupation, contact details, claims history and special categories of personal data	Medical underwriting, assessment of claim validity, management of claims, rehabilitation support, return to work programmes, early intervention
Occupational Health Service providers (with or without contract)	Personal data including name, address, age, gender, occupation, contact details, claims history and special categories of personal data	Assessment of claim, management of claims, return to work assistance, rehabilitation, early intervention
Vocational rehabilitation providers	Personal data including name, address, age, gender, , occupation, contact details, claims history and special categories of personal data	Occupational and vocational assessment and rehabilitation, return to work assistance, early intervention
Private Investigators	Personal data including name, address, age, gender, contact details, occupation, claims history and special categories of personal data	To investigate fraudulent claims
Commissioners, Pensions Authority and any Government departments, offices, agencies and regulators	Personal data including age, gender, salary, claim data, and occupation	To comply with legal and regulatory obligations
Reinsurers	Personal data including name, address, age, gender, salary, claims data, occupation, claims history and special categories of personal data	To diversify risk associated with claims
Employer/Trustees/Appointed agent	Underwriting decision, claim data, claims history and special categories of personal data	To comply with contractual obligations
Payroll solutions provider	Personal data including name, address, age, gender, PPS number, claim data	To calculate and process taxable benefit payments to claimant