

# Information on data protection at Helvetia.

## Enclosure for Switzerland and Principality of Liechtenstein

Version of January 2021

### 1 Preliminary remark

All of the personal data you provide to Helvetia is treated confidentially and in accordance with the current data protection legislation – this includes, in particular, the collection, storage, use, provision and deletion of your data.

The term personal data (hereinafter referred to as “personal data” or “data”) covers all information referring to an identified or identifiable natural person (hereinafter referred to as “affected person”) (e.g. name, e-mail address, telephone number, etc.).

### 2 Scope of application of this information on data protection

This information on data protection applies to the processing of personal data by the following companies responsible in the context of the provision of their services:

- Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9000 St. Gallen
  - Helvetia Swiss Life Insurance Company Ltd. St. Alban Anlage 26, 4052 Basel
  - Helvetia Swiss Insurance Company in Liechtenstein Ltd., Herrengasse 11, 9490 Vaduz
- (together referred to hereinafter as “Helvetia”)

For questions about privacy and your rights, please contact Helvetia’s internal data protection officer. The latter can be contacted by e-mail at [datenschutz@helvetia.ch](mailto:datenschutz@helvetia.ch), by telephone on +41 58 280 50 00 or by post at the above address in Basel, supplementing the address with the words “Legal & Compliance, Fachstelle Datenschutz” .

### 3 Legal basis for the processing of personal data

The basis for the processing of personal data is the Federal Act on Data Protection (FADP) and the General Data Protection Regulation of the European Union (GDPR), to the extent that they are applicable in individual instances.

Helvetia may process your personal data in accordance with applicable data protection law. Processing may be justified on the following grounds:

- Consent by you or a person authorized by you
- Existence of a contract with Helvetia
- Legitimate interests of Helvetia

Legitimate interests are derived in particular from Art. 6 GDPR and may be:

- Conducting of advertising and surveys
- Needs-based advice and support
- Analysis and evaluation of usage of the Helvetia websites
- Market studies, such as tracking customer behaviour, activities, preferences and needs activities, preferences and needs
- Product and company development
- Customer management, customer profiling and contact management including outside of contract processing
- Protection against insurance fraud
- Providing protection for data, secrets, assets, persons, systems and buildings (e.g. video surveillance)
- Exchange of information between group companies

### 4 Processing purposes

The processing of your personal data is crucial in enabling Helvetia to provide its services and meet its contractual obligations. Your data is only ever used for the purpose you consented to when it was collected, which is apparent from the circumstances or provided for by law.

Helvetia always processes your data in compliance with all relevant provisions of data protection law (GDPR or FADP), in particular to the extent that such processing is necessary for the following business processes:

- Acquisition of business relationships
- Needs-based advice and support
- Carrying out application processes
- Provision of services
- Processing of offers and contracts and of claims and benefits
- Management of the contractual relationship
- Invoicing
- Compliance with legal and regulatory requirements (e.g. for money laundering clearance or exchanges of tax information) and internal rules
- Combating misconduct, abuse, misdemeanours and crimes
- Conduct of legal proceedings or cooperation
- Cooperation with authorities
- Improvement and new development of products and services
- Answering questions and concerns
- Maintaining and organizing business operations
- Security and protection of data, secrets and assets
- Carrying out advertising for products and services
- Product and company development
- Market studies, such as tracking customer behaviour, activities, preferences and needs
- Evaluating data and keeping statistics
- Customer satisfaction surveys
- Creating customer profiles

## 5 Profiling and automated processing

Profiling is the assessment of certain characteristics of an individual on the basis of personal data processed by automated means in order to analyse or predict certain personal aspects, such as economic situation, health, personal preferences, interests, reliability, behaviour or relocation.

Should decisions be made based on the fully automated processing of personal data (such as your details when applying), including profiling, which are associated with a legal consequence for you, or which have a substantial negative impact on you, Helvetia will inform you accordingly and you will have the opportunity to contact Helvetia so that corresponding decisions are reviewed.

## 6 Categories of processed data

The personal data processed by Helvetia includes data from or about policyholders and third parties (e.g. vehicle owners, insured persons, beneficiaries, parties involved in contracts, injured parties, etc.) which have been communicated directly or are publicly available. Data categories include:

- Contact or so-called partner data (such as name, address, telephone number, e-mail address, date of birth, gender, nationality, creditworthiness data, health data, etc.)
- Data from applications, including the associated supplementary questionnaires (such as information from the applicant about the insured risk, answers to questions, expert reports, information from the previous insurer about previous claims history etc.)
- Data from contracts (such as contract term, insured risks, benefits, data from existing contracts etc.)
- Financial and collection data (such as date and amount of premium payments, outstanding payments, reminders, assets, payment connection data etc.)
- Any claims data (such as claim notifications, assessment reports, invoices, data relating to injured third parties etc.)
- Online data (such as the IP address, details provided in online forms, visits to our website, customer portal or social media channels)

## 7 Data from third parties

Data about prospective or existing customers may be collected by third-parties to provide optimum processing of the above-mentioned business processes and ensure the accuracy of data, to optimize the performance of business and/or customer needs, as well as to detect or prevent insurance fraud. The following details may be collected in the process:

- Contact details
- Size and type of household
- Income group and purchasing power
- Shopping behaviour
- Vehicle class
- Motorcycle owner
- Building size
- Language region of your place of residence

This data may be collected by the following categories of third parties both within Switzerland and abroad:

- Service providers (both internal and external), including contract processors
- Brokers and other contractual partners
- Market research and polling organizations
- Experts and lawyers
- Previous insurers, co-insurers and reinsurers
- Cooperation partners of Helvetia
- Customers of Helvetia (e.g. in the case of a claim) and/or persons authorized by them
- Local, national and foreign authorities and official bodies
- Buyers or prospective buyers of business units, companies, or any other parts of Helvetia
- Other parties in possible or actual legal proceedings
- Other Helvetia Group companies
- Media, websites and other publicly-accessible sources

In each case, Helvetia or the third party will inform you appropriately about the acquisition of personal data.

## 8 Passing data on to third parties

Your personal data may be passed on to third parties for the aforementioned purposes and/or to ensure the legal and regulatory provisions are met. Helvetia may also outsource divisions, individual valuecreating steps of divisions and/or services (e.g. benefits settlement, IT, contract administration and product development) in part or in full to third parties in Switzerland or abroad. In this case, this will also affect the processing of personal data. Helvetia takes great care to ensure that your data are protected from unauthorized access, loss or misuse.

The data may be passed on to the following categories of third parties both within Switzerland and abroad for order processing or, under certain conditions, for dedicated purposes:

- IT service providers or order processors
- Insurance brokers and other contractual partners
- Pension funds
- Experts and lawyers
- Previous insurers, co-insurers and reinsurers
- Social insurers
- In individual cases, clearly identifiable cooperation partners
- Other customers (e.g. in the case of a claim)
- Local, national and foreign authorities and official bodies
- Industry organizations, associations, organizations and other committees
- Buyers or prospective buyers of business activities, companies, or any other parts of Helvetia
- Other parties in possible or actual legal proceedings
- Other Group companies

If necessary, Helvetia or the data processors will consult third parties – with your consent – depending on the insurance cover to be reviewed (e.g. with your physician, therapist or hospital, with a previous insurance company or with the authorities responsible for administrative measures in road traffic). Based on your consent for the purpose of checking insurance coverage, these persons are explicitly released from their duty to observe confidentiality in respect of Helvetia and the processor.

Your personal data is only passed on to processors abroad if they are subject to adequate data protection laws. If data is transmitted to a country without adequate data protection, Helvetia guarantees adequate protection by means of sufficient contractual guarantees or relies on the exception of consent, contract performance or the establishment, exercise and enforcement of legal rights. Contractual guarantees are based on standard data protection clauses accepted by a supervisory authority.

To combat insurance fraud, Helvetia is connected to the central information systems CarClaimsInfo and HIS (Hinweis- und Informationssystem), which are operated by SVV Solution AG. The CarClaims-Info database is used to store data of vehicles affected by a claim. This exchange of data between the insurers involved makes it possible to determine whether a reported vehicle claim has already been settled by another insurance company in the past. Cases are entered in the HIS in connection with predefined insurance offences. Each individual will be informed of their entry in writing. These data collections are registered with the Federal Data Protection and Information Commissioner (FDPIC) and entries are made on the basis of regulations known to the latter. Helvetia is also associated with the information system CLS-Info, a database that stores owner and vehicle data of Helvetia customers legally required by the driver and vehicle registration offices. This database is owned by SVV Solution AG.

## 9 Storage period

Helvetia processes personal data for as long as is necessary to fulfil the above-mentioned purposes. In principle, your data will be erased as soon as it is no longer required for the above-mentioned purposes. Helvetia stores your data, for example, in order to meet its statutory retention obligations. Furthermore, Helvetia stores your data for as long as claims can be brought against Helvetia companies.

## 10 Data provision

The policyholder or beneficiary is obliged to provide the data required to assess the risk, execute the contract and handle claims. If he fails to meet that obligation, Helvetia may refuse to conclude the contract or parts thereof or to pay all or part of the claim.

## 11 Data security

With regard to processing personal data, Helvetia takes adequate technical and organizational measures to prevent unauthorized access and other unauthorized processing. These measures are based on the international standards in this area and are reviewed regularly and adjusted when necessary.

## 12 Your rights as a data subject

At the above address you can request information on the data concerning you stored and processed by Helvetia. In addition, if the preconditions are met, you can ask for your personal data to be handed over in a structured, commonly used electronic or machine-readable format and/or ask to have it transferred to another responsible party. Under certain conditions, you also have the right to have your data corrected or erased. You may object to your data being processed at any time with effect for the future, unless such processing is necessary for the performance of the contract or unless Helvetia is obliged or entitled to undertake such processing under prevailing laws and regulations. If you have consented to the processing of your data, you may revoke such consent at any time with effect for the future.

When exercising all data subject rights, you will in certain cases be required to establish your identity by sending a copy of your identity card or passport to Helvetia's contact address.

If your rights have been infringed, you have the option of submitting a complaint to the competent data protection authority (in Switzerland to the Federal Data Protection and Information Commissioner (FDPIC) ([www.edoeb.admin.ch](http://www.edoeb.admin.ch)), in the EU to the relevant national data protection authority).

### Right to make changes reserved

Helvetia reserves the right to modify this privacy policy in line with the current statutory regulations at any time. The version published at [www.helvetia.com/privacy](http://www.helvetia.com/privacy) applies as amended from time to time.