

Privacy Policy

Principles

As an insurer, we process the personal data of our customers and partners. We appreciate the trust you place in us and of course value your privacy.

Processing personal data means collecting, storing, using, modifying, communicating or erasing data.

Our employees regularly receive data protection training and are bound by strict internal confidentiality obligations. Furthermore, we are bound to ensure that all data protection requirements are met according to applicable Luxembourg and EU legislation.

1. General information on data processing

1.1. The data you entrust to us

We may process personal data which you have provided to us (and in a non-limited and non-exhaustive way). That data maybe:

- personal information including your name and date of birth;
- contact information such as your address, telephone number and e-mail address;
- bank details, such as your account number, for processing payments;
- data necessary to calculate the insurance premium for specific products such as the license number and mileage of a vehicle, and the risks which are excluded;
- information concerning previous insurance policies, such as a former insurer, including claims costs;
- data on your family and financial situation, such as the number of people in a household;
- health data of the Life (Lives) Assured, with his/her authorisation;
- information on the identity of the Life (Lives) Assured and his/her/their contact details;
- information on the identity of a Beneficiary(ies) and his/her/their contact details;
- information on the identity of the person receiving communications relating to your Policy, if you want this correspondence to be sent to third parties;
- data on the use you make of our websites (for example, using cookies).

1.2. The data that third parties entrust to us

We may also receive information about you from third parties such as government bodies insurers and re-insurers.

This is information which is required for the processing of policies and claims.

1.3. Purpose of data processing

1.3.1. Limited to specific purposes

We use your data for the purposes we informed you about when we collected your data, or because the law subsequently requires us to do so.

1.3.2. For processing policies and claims

We collect, store and process your data, when this is necessary, in order to:

- manage the relationship with you our customer;
- establish a customer profile;
- to provide services;
- assess risks;
- settle claims;
- issue invoices;
- answer questions;
- provide technical support.

1.3.3. For product improvement

We collect, store and process your data in order to assess and improve our existing services and to develop new products and services.

1.3.4. In cases of the legitimate interests of third parties

We collect, record and process the data of the beneficiary(ies) so that we can contact them and deliver the death benefit upon the insured event.

When the current legislation in force in your country requires, or when you wish to inform the beneficiary(ies) of the existence of a policy for their benefit, you undertake to bring these GDPR rules to their attention.

We cannot be held responsible if you have not forwarded this Privacy Policy to them.

1.3.5. In order to comply with the legislation

We also use your personal data because we must comply with the law (for example, legislation for the prevention of money laundering, or for the international exchange of tax information).

1.3.6. For the prevention of fraud

We process your personal data in order to prevent abuse and insurance fraud.

1.3.7. For marketing purposes

We may also use your personal data to offer or present to you products which we consider may be applicable to your personal situation.

1.4. Transfer of your data to other companies within the Bâloise Group

We want to provide the best insurance for you. We may therefore transfer your data to other Bâloise Group companies in order to assess risks or seek reinsurance solutions.

1.5. Data exchange with third parties

When required, we may also receive (or share) additional relevant information from government entities, private insurers, re-insurers, social security bodies and intermediaries or other third parties who are legitimately involved in setting up or managing a policy or in the settlement of a claim.

1.6. Sending data to other third parties

Sometimes we are legally obliged to process your data and forward it to third parties (for example, when the local authorities ask us to do so).

1.7. External service providers in Luxembourg and abroad

By external service providers, we mean, in particular and in a non-limited and non-exhaustive way: tax experts, lawyers and other professional advisers.

Service providers are contractually obliged to comply with the data processing that we have described here.

If necessary, we impose the obligations introduced by the European Commission on service providers from outside the EU, in order to guarantee you proper protection.

1.8. Your rights in respect of your data

You are able, with a copy of your identity card, to make various requests relating to your data, by letter or e-mail:

- If you want to know precisely what personal data we are processing;
- If you want to correct or complete incorrect or incomplete data;
- If you want to remove/erase your data, unless legislation obliges us, or authorises us, to retain it;
- If you want to limit or oppose the processing of your data;
- If you want the portability of your data.

If you have given your consent to the processing of your data, you may withdraw this authorisation at any time. This will have no influence on the processing of data as had existed at that time, based on your previous authorisation.

You also have the right to lodge a complaint with the Luxembourg Data Protection Authority (<https://www.cnpd.lu>).

When data processing is automated, based on your consent or agreement, you can request your data from us.

You can also let us know that we may not use your data for marketing purposes.

1.9. Retention period

We only keep your data as long as necessary.

1.10. Changes to this data processing information

Our privacy policy is constantly updated. The version published on our website is the most recent version.

2. Sector-specific data processing

Among the different sectors of the insurance business, such as life, accident and liability, we must process (with your consent) certain personal data such as your medical data.

This information is used, with your permission, to assess the insurance risk before entering into an insurance policy, to fulfil contractual obligations, and to settle claims.

The service providers with whom we work are contractually obliged to comply with the requirements for data protection, confidentiality and data security.

3. Data security

3.1. Confidentiality

We process your data (such as policy details or claims settlements) confidentially. We take all necessary measures to secure your data.

3.2. Risks on the internet

When you send data over the internet, you do so at your own risk and peril. We protect the data sent to our websites, during the process of transfer, with adequate locking mechanisms.

We also take technical and organisational security measures to reduce risk on our websites. However, we have no idea about the level of security on the device you are using. It is therefore up to you to keep yourself informed about necessary and sufficient preventative measures.

3.3. Blocking access

When we become aware of security risks, we have the right to suspend access to our websites or, in more serious cases, to block such access until the security risks have been resolved. We are not responsible for any loss or consequential damage caused by such interruption or blocking of access.

Contact details

For further information or if you have questions, suggestions, and/or complaints, please contact our Data Protection Officer:

Bâloise Vie Luxembourg S.A.
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L-8070 Bertrange, Luxembourg
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