

Information on data protection

Introduction

The processing of information and data – especially personal data – is a matter of trust. Your trust is of the utmost importance to Helvetia. To maintain your trust, the best possible protection of your data must be guaranteed.

All 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 "data subject") (e.g. name, e-mail address, telephone number, etc.).

Scope of this Privacy Policy

This Privacy Policy applies to the processing of personal data by the following companies as part of their service provision and/or their websites and any apps associated with them, if there is no further specific guidance:

- Helvetia Holding AG, Dufourstrasse 40, 9000 St. Gallen
- 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")

In particular, this also refers to the following websites and their contents:

- www.helvetia.com
- www.helvetia.ch

These websites may contain links to websites from other providers (e.g. as part of social plugins) which this information on data protection and thus the data protection guaranteed by Helvetia does not cover.

Data processing in general

Legal basis for the processing of personal data

Helvetia may use your personal data for the following reasons:

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

Legitimate interests can be:

- Acquisition
- needs-based advice and support
- Carrying out application or application processes
- Feedback on making contact via forms
- Analysis and evaluation of the use of Helvetia websites
- Risk assessment of applications
- Compliance with legal and regulatory requirements and internal rules
- Combating misconduct, abuse, misconduct and crime

- Protection against insurance fraud
- Conduct of legal proceedings or cooperation
- Cooperation with authorities
- Customer management as well as contact management also outside of contract processing
- Improvement and new development of products, services and services
- Answering questions and concerns as well as evaluation
- providing protection for persons, systems and buildings (e.g. video surveillance)
- Security and protection of data, secrets and assets
- Maintenance and organization of business operations
- Carrying out advertising
- Product and company development
- Exchange of information between Helvetia Group companies
- Market studies, such as tracking customer behavior, activities, preferences and needs
- customer satisfaction surveys
- Evaluate data and keep statistics
- Creating customer profiles

Processing purposes

It is essential to process your personal data in order to provide advice tailored to your insurance, pension and/or financial needs. It is not possible to conclude or execute an insurance contract without processing your data. Your data will only ever be used for the purpose you consent to when they were collected, which is apparent from the circumstances or provided for by law.

Helvetia processes personal data in particular to the extent required for the following business processes:

- Acquisition
- needs-based advice and support
- Execution of application or application processes
- Provision of services
- processing offers and contracts,
- Management of the contractual relationship
- Invoicing
- Compliance with legal and regulatory requirements and internal rules
- Combating misconduct, abuse, wrongdoing and crime
- Conduct legal proceedings or participation
- Cooperation with authorities
- Improvement and redevelopment of products, services and services
- Answering questions and concerns
- Evaluation, improvement and redevelopment of products, services and services
- Maintaining and organizing business operations
- Security and protection of data, secrets and assets
- Advertising for products of the lender
- Product and Corporate Development
- Market studies, such as tracing customer behavior, activities, preferences and needs
- customer satisfaction surveys
- Evaluate data and keep statistics
- Creating customer profiles

Profiling and automated processing

Profiling refers to any kind of automated processing of personal data to analyse specific personal aspects, such as economic situation, health, interests, reliability, behaviour, or relocation.

Helvetia uses profiling to set up customer segments to offer you customized advertising or offers that are tailored more closely to your needs. The use of data analysis processes enables Helvetia to compile additional statistical information.

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

Examples of such decisions include the conclusion or termination of a contract, possible risk exclusions or the amount of the insurance premium to be paid. This also allows Helvetia to make a fully automated decision on its obligation to pay based on your information on an insurance claim. Fully automated decisions are based on pre-determined rules for weighing the information.

Categories of processed data

The personal data processed by Helvetia include data provided by the policyholder as well as publicly available data. Data categories include:

- Customer data (such as name, address, date of birth, gender, nationality, creditworthiness 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.)
- 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.)

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. As a result, the following information (e.g. from information centres and other third-parties) may be collected:

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

Passing data on to third-parties

Your personal data may be passed on to third-parties ("processors") for the aforementioned purposes and/or to ensure the legal and regulatory provisions are met. Helvetia may also outsource divisions, individual value-creating 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 is 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:

- Service providers (both internal and external), including contract processors
- Insurance brokers and other contractual partners
- Pension funds
- Experts and lawyers
- Previous insurers, co-insurers and reinsurers

- Social insurers
- Cooperation partners of Helvetia (such as Raiffeisen)
- Other customers of Helvetia (e.g. in the case of a claim)
- Local, national and foreign authorities and official bodies
- Industry organizations, associations, organizations and other committees
- Acquirer or interested party in the acquisition of business units, companies or other parts of Helvetia
- Other parties in possible or actual legal proceedings
- Other Helvetia Group companies

If necessary, Helvetia or the 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 laws, 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 a standard data protection clause accepted by the supervisory institutions.

Data may also be passed on for the purpose of detecting or preventing insurance fraud, especially to insurance companies both within Switzerland and abroad, as well as to law enforcement institutions.

Storage period

Helvetia processes personal data as long as this is necessary for fulfilling the above-mentioned purposes. Your data will be deleted as soon as they are no longer required for the above-mentioned purposes. Helvetia stores your data due to statutory storage obligations and stores your data for the time period in which claims against Helvetia companies can be made.

Data provision

The policyholder or beneficiary is obliged to provide the data required to assess the risk, execute the contract and handle claims. If this obligation will not be followed, Helvetia may refuse to conclude the contract or parts thereof or to pay all or part of the claim.

Data security

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

Communication channels with Helvetia

Communication via e-mail

Please note that communication via e-mail is not usually encrypted. It is possible that data can be lost, intercepted and/or manipulated by third-parties. Helvetia takes appropriate technical and organizational security measures to prevent this from happening within the Helvetia system. Your access device (PC, smartphone, etc.) is located outside of the secure area controlled by Helvetia. As an Internet user, it is your responsibility to inform yourself about the necessary security precautions and to take appropriate measures (e.g. have up-to-date virus protection, etc.).

Communication via the online contact form

If you contact Helvetia using the online contact form, the data you enter into this form are transmitted to Helvetia from your PC in an encrypted format in accordance with internationally recognized security standards, in order to protect them from being misused by third-parties.

Communication via live chat and video

You can contact your insurance advisor via live chat or video for Helvetia services, allowing Helvetia to provide you with flexible advice, without having to visit you at home.

To grant this service, Helvetia relies on the following providers:

Solution	Function	Provider	Address	
Optimise-it	Live-Chat	optimise-it GmbH	Karnapp 25, 21079 Hamburg, Germany	> Privacy Policy
Flexperto	Video advice	flexperto GmbH	Neue Grünstrasse 27, 10179 Berlin, Germany	> Privacy Policy

When contacting Helvetia via the live chat or video advice service, all of the data that you transmit will be collected and processed by the respective service provider. The selected providers grant you the data protection you are entitled to. When using the corresponding applications, data is processed in a pseudonymized form for advertising and optimization purposes. Cookies, which allow the respective Internet browser to be recognized again, are used for this purpose. The data collected during the live chat are not used to personally identify the visitors of the website, unless personal data is voluntarily provided to Helvetia while using the live chat. You will generally be advised of the data processing by these providers before using the service by way of specific information on data protection.

Communication via WhatsApp

When contacting Helvetia via WhatsApp, data from each conversation may be collected and used by WhatsApp. Helvetia has no influence on the processing of data by WhatsApp. You will find the conditions for use and more information about WhatsApp here:

Solution	Function	Provider	Address	
WhatsApp	Messenger	Whatsapp Inc.	1601 Willow Road, Menlo Park, CA 94025, USA	> Privacy Policy

By contacting Helvetia via WhatsApp, you agree that Helvetia may reply to you via WhatsApp. Please note that Helvetia does not or cannot provide you with certain information via WhatsApp and reserves the right to use traditional communication channels (e.g. by postal service) in this instance.

Communication via SMS

For Helvetia services, you can contact the Helvetia Service Center by SMS.

The services of the following provider are used to provide this service:

Solution	Function	Provider	Adress
Twilio	SMS dispatch	Twilio Inc.	375 Beale Street Suite 300 San Francisco, CA 94105, US

In order to send the SMS, the specified mobile phone number and the information specified in the SMS text are transmitted to the provider. The provider follows the data protection provisions of the "CH-US

Privacy Shield" and complies with the currently applicable data protection legislation. The data processed for SMS dispatch will be deleted 90 days after notification.

SMS messages are sent via the mobile network of one or more network providers. There is usually no end-to-end encryption or other additional security actions. It is possible that data may be lost or intercepted and/or manipulated by third parties. Therefore, do not share sensitive information (e.g. health data) via SMS.

If you contact Helvetia via SMS, we assume that Helvetia may reply to you via SMS. Please note, however, that Helvetia does not or cannot send you certain information via SMS and reserves the right to use traditional communication channels (e.g. by post) for this purpose.

Communication via Co-Browsing

With Co-Browsing you share the content of your browser window with a person from Customer Support who can advise you as needed. In order to use the service you must first be connected by telephone with a person in the Customer Service unit. This person will give you a personal connection ID which you should enter in the co-browsing window. After pressing the "Accept & Start" button, your browser content will be shared with the person with whom you are connected by telephone. This person only has reader rights, i.e. he/she can see and read the content of the browser window. If this content includes sensitive information (e.g. details of exclusions of cover or risk surcharges on account of illness), these will be shown to the person in the browser window too while the information is being displayed. By pressing the "Accept & start" button you give your explicit consent to this information being shared during the co-browsing session. The data communication takes place exclusively in encrypted form. A status bar at the top of the window shows you if you are still sharing your browser content. You can end the sharing at any time by pressing the "Leave session" button. The contact data you enter to start a co-browsing session and the shared screen content are processed in accordance with data privacy provisions and in the EU area by a partner company in order to offer the co-browsing service. The shared screen content is not recorded or saved beyond the duration of the co-browsing session. For statistical purposes, the topic (e.g. type of malfunction or assistance), time and duration of the communication are saved. No information is forwarded to third parties.

Co-browsing requires, a session cookie to be placed on your computer.

The services of the following provider are used to enable this facility:

Solution	Function	Provider	Adress
Co-Browsing	Advice, Support	Unblu	Centralbahnplatz 10 4051 Basel Schweiz

For information on the purpose of processing, categories of data that are processed, sharing of data with third parties and cookies, please refer to the relevant explanatory remarks.

Data processing in connection with Helvetia websites

You can visit Helvetia's websites anonymously without having to provide any personal data. To do so, you need to deactivate the tracking function in your browser. In any case, your IP address is only processed in a pseudonymized form.

Personal data will only be processed if you provide them in one of applications on the website (e.g. through a contact form, a request for a quote, a quotation, a premium calculator, concluding a contract online, a claim notification, live chats, a competition, etc.). This personal data will not be transmitted or provided to third-parties for any other purposes.

If data are processed by a third-party when visiting a Helvetia website, these are always anonymized, and no reference to individual persons can be made. You will find an overview of third-parties in this context in the section Integration of third-party services.

The data you transmit to Helvetia via Helvetia websites are transferred in an encrypted format. However, Helvetia will not be held liable for any damage, which you may incur, from the loss or manipulation of data. Please therefore ensure that your system is secured at all times by an appropriate means of protection (e.g. virus protection) and that your systems and browsers are up to date.

Cookies

Helvetia websites use cookies. These are small files which are stored on your access device (PC, smartphone, etc.) when you visit a Helvetia website.

Cookies collect information about the use of websites. Each time you visit the website, the system collects data and information from your access device system.

Certain cookies are automatically deleted at the end of your browsing session (known as session cookies), whereas others are stored for a specified time or permanently in the user's browser and then delete themselves (known as temporary or permanent cookies).

The user data collected in this way are pseudonymized and reference to data subjects is not possible. The data is not stored together with other personal data.

When accessing Helvetia websites, you will be notified about the use of cookies for analytical purposes and be prompted for your consent to the processing of data used in this context.

The cookies stored on your access device may also come from other Helvetia companies, or third-parties such as advertising partners (known as third-Party cookies). They provide personalized advertising and measure its effect.

When accessing Helvetia websites, third-parties simply receive access to data based on an identification number, known as the cookie ID. No personal data will be transmitted.

You can change your browser settings to specify for yourself how cookies are used. However, restricting or preventing the use and functionality of cookies can limit the use of certain websites.

You can manage many online advertisement cookies from companies via the EU website <http://www.youronlinechoices.com/uk/your-ad-choices/> or the US website <http://www.aboutads.info/choices/>.

You can completely prevent third-party cookies and the loading of plugins with specialized add-ons for your browser, such as NoScript and Ghostery.

Log files

The providers of Helvetia's websites collect and store data in log files when you access the websites. This includes the following data:

- IP address of the website user
- User name (user ID) when using the customer portal
- Date and time of access to the Helvetia website
- Designation of the websites accessed
- Definition of the files accessed (downloads)
- Notification of successful access
- Previously visited sites

This data is not stored together with other personal user data. Furthermore, this data is only collected for statistical purposes relating to website use, security and optimization of the offering and the website and are not passed on to third-parties for any other purpose.

This data is deleted as soon as it is no longer required for fulfilling the purpose for which they were collected, or if there is no legal basis for their storage.

As this access data is absolutely necessary for providing the website, it is not possible to object to this data processing.

Integration of third-party services

Services from third-parties are shown in some parts of the Helvetia websites. The functionality of these services requires the service provider to store your IP address. It is of the utmost importance to Helvetia that only such services are used whose providers use the IP address simply for providing the service in question. Your IP address is processed by third-parties in accordance with their data protection provisions.

Advertising partners

The data transmitted to Helvetia by accessing this website may be processed for advertising purposes and made accessible to advertising partners on the basis of a pseudonymized identification number without reference to individuals (known as a cookie ID) for the purpose providing target-group-based advertising. Helvetia does not provide your identity to either advertising partners or partners of advertising and marketing networks. Those involved are obliged to refrain from and prevent the creation of reference to individuals.

The advertising partners are only provided with information about you in anonymized form, such as age group, gender and the region you live in, as well as personal information and household information provided by third-parties.

An overview of the services used by third parties can be found at www.helvetia.ch/privacy.

You can object to the processing of data by these providers at any time. You will find the links required to do this in the section on [Restricting third-party services](#) under "[Advertising partners](#)".

Data analysis and tracking

Data analysis and tracking tools are used to obtain information about the use of Helvetia websites and to optimize offerings. These tools are provided by third-parties. In general, the information about the use of a website will be transmitted to the provider's server through the use of cookies. Your IP address is transferred by the service provider before being anonymized stored so that it can no longer be associated with you.

An overview of the services used by third parties can be found at www.helvetia.ch/privacy.

You can object to the processing of data by these providers at any time. You will find the links required to do this in the section on [Restricting third-party services](#) under "[Tracking](#)".

Retargeting

By means of "retargeting" tags, users of Helvetia websites can be made aware of Helvetia again on third-party websites through Helvetia advertisements.

An overview of the services used by third parties can be found at www.helvetia.ch/privacy.

You can object to the processing of data by these providers at any time. You will find the links required to do this in the section on [Restricting third-party services](#) under "[Advertising partners](#)".

Social plugins

Helvetia websites use "social plugins". These are additional programs which are integrated into the Helvetia websites and enhance their range of functions. They can be recognized by their respective logos. Please refer to the providers' privacy policies to find out more about the purpose and scope of data collection.

Helvetia websites generally use the following social plugins:

Solution	Function	Provider	Address	
Facebook	Social network	Facebook Inc.	1601 S. California Ave, Palo Alto, CA 94304, USA	> Privacy Policy
Google+	Social network	Google Inc.	1600 Amphitheatre, Park- way Mountain View, CA 94043, USA	> Privacy Policy
LinkedIn	Social network	LinkedIn Corp.	1000 W. Maude Avenue, Sunnyvale, CA 94085, USA	> Privacy Policy
Twitter	Social network	Twitter Inc.	795 Folsom St. Suite 600, San Francisco, CA 94107, USA	> Privacy Policy
Instagram	Social network	Instagram LLC	1601 Willow Road, Menlo Park, CA 94025, USA	> Privacy Policy
YouTube	Social network	YouTube	901 Cherry Ave. San Bruno CA 94066, USA	> Privacy Policy

When you access a Helvetia website that contains an activated plugin (for example, an activated YouTube video), your browser creates a direct connection to the social plugin server. Through this plugin connection, certain information is transmitted to and stored by the provider.

Restricting third-party services

The services of third parties used on the websites of Helvetia can be deactivated online under the respective links (opt-out). The current overview can be found at www.helvetia.ch/privacy.

Social plugins

All of the social plugins on Helvetia websites are activated via a 2-click process. This means that a plugin is only activated when you click on the respective provider's icon.

Newsletter

You can usually subscribe to newsletters via Helvetia websites and apps. In addition to the personal data you enter into the input screen, the following information is collected when registering:

- Pseudonymized IP address of the device used to access the website
- Date and time of registration

This data is not passed on to third-parties for any other purpose in connection with sending the newsletter, except for entry into competitions, where you will be explicitly notified of this. When the newsletter is sent, anonymized link tracking is performed for statistical purposes.

You can unsubscribe from Helvetia newsletters using the links in them specially provided for this purpose.

Helvetia customer portal

When you register with the Helvetia Customer portal, your use of the portal and the webpages is recorded by Helvetia by placing a cookie on your computer. Your actions on these webpages can be compared with data from the Helvetia Customer portal (e.g. your age group, the area where you live and your

gender) to offer products that are suited to you. There is no automated decision-making on individual cases.

As a user of Helvetia’s Customer portal, you can change the customer data on file for you at Helvetia at any time. An "identity provider" is used to make the Helvetia Customer portal available to you. It enables single sign-on, a central registration and log-in system. This process enables the provider to process the following data: title/form of address (gender), first name, last name, telephone number, e-mail address, password for access to the portal and IP address. This data is transmitted exclusively in encrypted form.

The services of the following provider are used to enable this facility:

Solution	Function	Provider	Adress
Identity & Access Management Provider	Helvetia customer portal	iWelcome B.V.	Soesterweg 300E 3812 BH Amersfoort The Netherland

For information on the purpose of processing, categories of data that are processed, sharing of data with third parties, cookies and communication via co-browsing, please refer to the relevant explanatory remarks.

Your rights as data subject

Among other rights, you have the right to request information about your personal data processed by Helvetia and, under certain conditions, to have these personal data rectified, transferred to you, blocked or erased.

Right of request and information

You have the right to receive information about your personal data processed by Helvetia. You may submit your request for information in writing, providing a copy of your identity card or passport, to Helvetia's contact address.

Right to rectification

If, despite Helvetia's best efforts to ensure the accuracy of data, false information is stored about you, this will be amended at your request. You will be notified once this has been amended. If you are a customer of Helvetia and have registered in the customer portal, you can also amend certain information yourself.

Right to erasure

You are entitled to have your data erased from the Helvetia system, as long as Helvetia is not obliged or entitled to store some of your personal data owing to prevailing laws and regulations.

Right of objection

You may object to your data being processed at any time and with effect for the future, if this is not necessary for performing a contract or if Helvetia is not obliged or entitled to it owing to prevailing laws and regulations.

Right to complain

If your rights are violated, you may submit a complaint to the responsible data protection authority.

Contact

For questions about data privacy and your rights, please contact Helvetia's Data Protection Office.

Helvetia Insurance
Legal & Compliance
Data Protection Office
St. Alban Anlage 26
4002 Basel
T: +41 58 280 5000

E-Mail: privacy@helvetia.ch

<http://www.helvetia.ch/privacy>

Right of modification

Helvetia reserves the right to modify this privacy policy in line with the current statutory regulations at any time. The version published at <http://www.helvetia.ch/privacy> applies in each case.

(Last updated in March 2019)