

Data Protection and Professional Secrecy

In accordance with the applicable Luxembourg data protection law (including but not limited to the Luxembourg law of 1 August 2018 organizing the National Commission for data protection and the general system on data protection and the European Regulation no. 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (the '**GDPR**')) (the '**Data Protection Law**'), Zurich Eurolife S.A. as data controller collects, stores and processes, by electronic or other means, your personal data including but not limited to: title, family name, forename(s), country and place of birth, nationality, date of birth, residential address, country/countries of residence, health information if applicable, tax identification number if applicable, email address, telephone number, gender, marital status and financial details (the '**Personal Data**').

The lawful basis for the Personal Data processing are (i) the performance and the provision of our insurance services under the insurance policy, (ii) your consent for the processing of your health information (where applicable), (iii) the legitimate interests of Zurich Eurolife S.A. and (iv) compliance with applicable legal and regulatory obligations relating e.g. to fraud prevention and detection, anti-money laundering rules, tax reporting requirements, economic or financial sanctions laws and the legal and regulatory requirements applicable to insurance companies. In this regard, Personal Data is processed in particular for purposes of:

- a) The subscription, performance, servicing and administration of the policy (including but not limited to provide insurance cover, to pay for a claim or to manage the risk associated to the insurance coverage through reinsurance);
- b) The provision of related assistance services, advice and support;
- c) Underwriting and claim management purposes;
- d) IT services, including but not limited to the provision of IT infrastructure, IT maintenance services, IT security and data analytics, administration of websites, troubleshooting, data analysis, testing, research, statistical and survey purposes;
- e) Preventing and detecting fraud, money laundering or terrorist financing and risks of violating economic or financial sanctions laws on the level of the Zurich Insurance Group Ltd. or any of its affiliated companies, as listed in the most recent annual accounts ('**Zurich Group**');
- f) If necessary, for the establishment, exercise or defense of legal claims;
- g) Where applicable, negotiating a possible sale, transfer or reorganization of our or our Group's business (or any part of it); and
- h) Complying with all applicable legal and regulatory obligations (e.g. to prevent and detect fraud, money laundering or terrorist financing, to comply with tax reporting requirements and economic or financial sanctions laws and to comply with the legal and regulatory requirements applicable to insurance companies).

The 'legitimate interests' refer to the above points a) to g).

The provision of Personal Data, including health data where applicable, by you is required for the performance of the policy. Failure to provide sufficient, accurate and up-to-date information as well as failure to provide consent regarding the processing of your health data, where applicable, may prevent Zurich Eurolife S.A. from providing cover. You may withdraw your consent at any time by writing to the Data Protection Officer of Zurich Eurolife S.A. The withdrawal of your consent will not affect the data processing carried out prior to such withdrawal.

Considering our outsourcing and service provider arrangements, covering notably the purposes described above under points a) to h), and the fact that we operate in several jurisdictions in which we may be required to share Personal Data with local authorities, affiliates or other third parties, the Personal Data may be disclosed or transferred to third parties for the above-mentioned purposes. This may, depending on circumstances, include the parties listed below (the '**Recipients**')

- Zurich Group; Companies in the Zurich Group share information with each other in the context of outsourcing and service provider arrangements. Information is shared where it is relevant and appropriate; this includes health information for underwriting and claims purposes or where necessary for IT servicing or security purposes. If you apply for insurance with more than one company in the Zurich Group, they may share your details;
- Involved financial advisers, brokers, agents or other insurance intermediaries;
- Other contractors or service providers who may provide services to us such as administration, information technology, telecommunication, actuarial, data entry, data storage, data recovery, data security, mail distribution, claim assessment and adjudication, payment, investment, check printing, fiscal representation, marketing, emergency assistance services, due diligence screening, auditors, lawyers, medical and professional services as well as survey and research services;
- Credit reference agencies, reinsurers, other insurers and financial institutions;
- On the sale, transfer or reorganization of our or our Group's business (or any part of it) to the acquirer or new organizational unit; and
- Governmental, legal, tax and regulatory authorities, courts, dispute resolution forums (which have jurisdiction over us or our Group companies), investigators or legal process participants and their advisors.

The Recipients are established within the European Union ('**EU**'), the European Economic Area ('**EEA**'), the United Kingdom, the Isle of Man, Switzerland and Hong Kong. Where we transfer Personal Data outside the EU or the EEA, we will ensure that the transfer relies on one of the legitimacy basis set out by the Data Protection Law. We will do this by ensuring that there is either an adequacy decision of the EU Commission regarding the transfer of Personal Data or that the Personal Data is given adequate safeguards by using 'standard contractual clauses' which have been adopted by the EU Commission or, as the case may be, any other legitimacy basis provided for by the Data Protection Law. The Isle of Man and Switzerland benefit from an adequacy decision of the EU Commission. You have a right to request a copy of the 'standard contractual clauses' from the Data Protection Officer of Zurich Eurolife S.A.

The Recipients may, under their own responsibility, disclose the Personal Data to their agents and/or delegates (the '**Sub-Recipients**'), which shall process the Personal Data for the sole purposes of assisting the Recipients in providing their services to Zurich Eurolife S.A. and/or assisting the Recipients in fulfilling their own legal obligations. The Recipients and Sub-Recipients may, as the case may be, process the Personal Data as data processors (when processing the Personal Data on behalf and upon instructions of Zurich Eurolife S.A. and/or the Recipients), or as distinct data controllers (when processing the Personal Data for their own purposes, notably to fulfil their own legal obligations). Where we transfer Personal Data to Recipients acting as data processors, we will ensure that where such Recipients further transfer Personal Data to Sub-Recipients outside the EU or EEA, such transfer relies on one of the legitimacy basis set out in the preceding paragraph.

We decide to some extent fully automatically on the scope of the insurance cover or the amount of the insurance premium (automated individual decision making). These decisions are based on pre-defined rules and assessment criteria and are necessary for entering into, or the performance of, the insurance policy. The pre-defined rules and assessment criteria take into account relevant information such as the characteristics of the requested insurance product and risk-related factors provided as part of the application process. You have the right to obtain the intervention of a person on our part, to present your own position and to contest the decision if your request has not been fully granted. You may exercise these rights by writing to the Data Protection Officer of Zurich Eurolife S.A. at the address stated below.

The Personal Data shall not be kept by Zurich Eurolife S.A. for any period longer than necessary, with respect to the purposes of the data processing, including compliance with applicable statutory retention periods or limitations.

In accordance with the conditions laid down by the Data Protection Law, you have the right to:

- Access your Personal Data;
- Correct your Personal Data where it is inaccurate or incomplete;
- Object to the processing of your Personal Data;
- Ask for erasure of your Personal Data;
- Ask for the restriction of processing of your Personal Data; and
- Ask for Personal Data portability – to obtain personal information in a digital format.

You may exercise your above rights by writing to the Data Protection Officer of Zurich Eurolife S.A. at the following address:

Data Protection Officer
Zurich Eurolife S.A.
Building Elise
21 rue Léon Laval
L-3372 Leudelange
Luxembourg
E-mail: ZELprivacy@zurich.com

You also have the right to lodge a complaint with the Luxembourg National Commission for Data Protection ('**CNPD**') at the following address: 1, Avenue du Rock'n'Roll, L-4361 Esch-sur-Alzette, Luxembourg; or with any competent data protection supervisory authority of your EU or EEA member state of residence.

Zurich Eurolife S.A. is a life insurance company incorporated under the laws of Luxembourg and registered with the Luxembourg register of commerce and companies under no. B51753.

Registered office: Building Elise, 21 rue Léon Laval, L-3372 Leudelange, Luxembourg.
Telephone +352 26 642 1 Fax +352 26 642 650 Email lux.info@zurich.com

www.zurich.lu.

VAT no. LU 1660 2944.

Zurich Eurolife S.A. is subject to the applicable Luxembourg legislation and falls under the supervision of the Luxembourg insurance regulator, the Commissariat aux Assurances (11, rue Robert Stumper, L-2557 Luxembourg, Luxembourg).