

# 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 organising 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* as data controller collects, stores and processes, by electronic or other means, the personal data of the adviser (where applicable) and of the adviser's contact persons and representatives (together the '**Data Subjects**') 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, tax identification number if applicable, email address, telephone number, gender as well as financial details (the '**Personal Data**'). In accordance with the Data Protection Law, the adviser must duly inform in accordance with articles 12 to 14 of the GDPR its contact persons and representatives of the processing undertaken by *ZURICH* as well as of the content of this clause.

The lawful basis for the Personal Data processing are (ii) the legitimate interests of *ZURICH* and the legitimate interests of the parties benefiting from the appointment of the adviser as well as the legitimate interests of the parties benefiting from any *Plan* where the adviser provides advice and (iii) 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) To evaluate, process and administer the appointment of the adviser;
- b) The subscription, performance, servicing and administration of the *Plan* (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);
- c) The provision of related assistance services, advice and support;
- d) Underwriting and claim management purposes;
- e) 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;
- f) 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**');
- g) If necessary, for the establishment, exercise or defence of legal claims;
- h) Where applicable, negotiating a possible sale, transfer or reorganisation of our or our Group's business (or any part of it); and
- i) 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 h) as well as to benefiting from the appointment of the adviser as regards the parties benefiting from the appointment. The 'legitimate interests' also refer to benefiting from the *Plan* as regards the parties benefiting from the *Plan*.

The provision of Personal Data by the adviser and the adviser's contact persons and representatives is required for the performance of the appointment of the adviser. Failure to provide sufficient, accurate and up-to-date information may prevent *ZURICH* from performing on the appointment.

Considering our outsourcing and service provider arrangements, covering notably the assistance 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. If you advise on *Plans* of 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, professional services as well as survey and research services;
- Credit reference agencies, reinsurers, other insurers and financial institutions;

- On the sale, transfer or reorganisation of our or our Group's business (or any part of it) to the acquirer or new organisational 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 advisers.

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. The Data Subjects have a right to request a copy of the 'standard contractual clauses' from the Data Protection Officer of *ZURICH*.

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* 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* 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.

Personal Data may also be disclosed to the Luxembourg tax authorities, which in turn may disclose the same to foreign tax authorities (including for compliance with automatic exchange of information standards as the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)).

The Personal Data shall not be kept by *ZURICH* 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, the Data Subjects have the right to:

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

They may exercise their above rights by writing to the Data Protection Officer of *ZURICH* 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

The Data Subjects 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 their 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.

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