

# Information about the Collection, Processing and Retention of Personal Data

## Injured Party

This document describes the collection, processing and retention of personal data about you performed by

**Zurich Insurance Europe AG, Norway Branch NUF**, org.no. 991 803 017  
Bygdøy Alle 1  
NO-0257 OSLO  
NORWAY  
(hereinafter referred to as “Zurich”)

Zurich cares about protecting your personal integrity and privacy, and we want you to feel confident and secure with how we process data about you. We also want you to know why we are doing so, and what rights you have in connection with the processing.

An item of personal data is any information that can directly or indirectly identify you.

## What information we process about you and why

We process information about you:

- if you are insured at Zurich: so as to fulfil our part of what has been agreed upon,
- if you have made a claim for compensation against a customer at Zurich: because we must be able to satisfy our and our customer's legitimate interests. The legitimate interests consist of that we need to process your personal data so that we and the customer will be able to assess and deal with your claim for compensation. However we will not process your information if it is found, after a balancing of interests, that your interests and fundamental rights and freedoms carry more weight.

For these reasons, it may occur that we collect and process:

- your contact details, for example your name, address, e-mail address, telephone number,
- information about you personally, such as your civil registration number, documents about you, and your actions and behaviour,
- information about the injury incident, for example actions and behaviour of other persons involved along with other circumstances that affect the assessment of your claim,
- information about your financial circumstances, such information about your bank, your insurance coverage, your expenses and outlays, your property, your income and taxes, as well as

- information about your representatives, such as their name, relationship vis-à-vis you, and professional contact details.

If your claim for compensation is based on a personal injury, we process information about you in order to be able to determine your rights to compensation and to make claims and to defend our rights and our customers' rights. For this reason, we process information about your health, such as health conditions, patient charts and medical records, medical reports, doctor's opinions, medical history and information from the National Social Insurance Agency.

Zurich has legal obligations that impose requirements or an obligation on us that process certain information about you. For example, we are obligated to carry out verifications in order to prevent money laundering or to avoid business relationships with companies or individuals that are subject to sanctions. In connection with this, it may occur that we receive information that may indicate that criminal activities, such as suspicion of crime, ongoing criminal investigations and well-known judgment/verdicts pronounced.

## **Automated individual decision-making**

In certain situations Zurich uses automated individual decision-making to fulfill the insurance undertaking in relation to you. When an automated decision has been taken which affects you, you will be notified of this fact and how you can obtain human intervention on the part of Zurich to express your point of view and to contest the decision.

## **How and from whom we collect personal information about you**

Some of the information, you provide directly to us. This occurs for instance when you talk to us by telephone or when you send us letters, documents, e-mail messages, or submit information via a web form.

When you are asked to provide personal data, you can choose to decline. If you choose not to provide such information that is necessary for Zurich's handling of your claim, there is a risk that Zurich will not be able to provide payment to settle the claim for compensation.

We can also obtain information about you from someone else. When we have received information about you from someone else, we'll let you know what information we have received, who provided it, and why we collected this information.

## **Recipients who may obtain personal data about you**

We share personal data about you if it is necessary in order to fulfil our commitments as an insurer.

We share information about you with other companies within the Group in which Zurich belongs, our partners, vendors/suppliers and agents who assist or enable us to fulfil the commitments we have made in our business activities.

If a situation arises where it is necessary, we will also provide information about you to insurance or reinsurance companies that have issued protection that may be invoked in connection with an incident causing injury/harm and to other parties – such as the person causing the loss (damage or injury) or guarantors – who need to be involved in connection with that incident causing injury/harm.

We will also share information about you when it is necessary to:

- comply with applicable legislation or an order from a public authority
- protect the rights of Zurich and/or our customers This may occur for instance in legal proceedings, including but not limited to proceedings before courts, arbitration boards, other reviewing authority or investigative body, the Police and other law enforcement agencies
- manage and maintain the security of our systems.

If we transfer personal data about you to a party outside of the European Union, we will ensure that the information is kept safe and secure, and the transfer occurs according to applicable legislation. This occurs via that we enter into a written agreement with the recipient, so as to ensure that it is taking adequate security measures.

You can learn more about the security measures in place concerning data transfers outside of the EU by requesting such information via sending an e-mail to [personvern.no@zurich.com](mailto:personvern.no@zurich.com).

## Storage and retention

How long we retain your information depends upon what the data needs to be used for. For example, we retain data about incidents causing as long as there is a possibility a claim may be filed requesting compensation based on the incident that occurred. The duration of the retention period is also affected by legal requirements in legislation, such as those relating to insurance activities and tax.

## Your rights

You are entitled to:

- inquire to find out how personal data concerning you is processed by Zurich
- obtain an extract showing what personal data is being processed about you (registry extract)
- have inaccurate or erroneous information corrected or deleted in relevant situations
- request that our processing of information about you be restricted
- object to our processing or retaining information about you
- request that certain data you yourself have provided to us be sent to you or transferred to another party (data portability).

If you would like further information about these rights or to assert to any of them, please let us know by sending an e-mail to [personvern.no@zurich.com](mailto:personvern.no@zurich.com).

## Complaints

If in your opinion we have committed some error in the processing of personal data about you, then you may file a complaint with the

1. Data Protection Officer at Zurich
2. The Supervisory Authority

## Contact details

### Data Controller

Zurich Insurance Europe AG, Norway Branch NUF  
[personvern.no@zurich.com](mailto:personvern.no@zurich.com)

### Data Protection Officer

[personvernombud.no@zurich.com](mailto:personvernombud.no@zurich.com)

### Supervisory authority

Datatilsynet  
P.O. Box 8177  
NO-0034 Oslo  
Telephone: 22396900  
E-mail: [postkasse@datatilsynet.no](mailto:postkasse@datatilsynet.no)