Addendum to Privacy Notice (Addendum)

This Addendum applies to you if you are located in The People's Republic of China (PRC). These terms are set out in addition to and form part of the Privacy Notice for Zurich International Life Limited (the Company, herein also referred to as we, us or our). If there is any conflict or inconsistency between the terms of this Addendum and any terms set forth in the Company's Privacy Notice, the terms of this Addendum shall prevail.

The Company is the "personal information processor" of your personal information, and you may contact us via ZILLPrivacy@Zurich.com. In accordance with the Personal Information Protection Law of the PRC (PIPL), we will only process your personal information with your consent, unless the processing is:

1. necessary for the conclusion or performance of a contract to which you are a contracting party; or
2. necessary for fulfilling statutory responsibilities or obligations; or
3. necessary for responding to public health emergencies; or
4. necessary for protecting an individual's life, health, and property safety in an emergency; or
5. reasonable to carry out news reporting, media supervision and other activities conducted in the public interest; or
6. in relation to personal information publicly disclosed by you or otherwise legally disclosed and processed within a reasonable scope.

Your personal information is collected, stored, and processed for purposes as set out in the Company's Privacy Notice. We will only retain your information for the period as we require to fulfil the purposes stated in the Company's Privacy Notice and this Addendum, or for the period as we are required under applicable laws and regulations, whichever is longer. The categories of personal information processed by the Company are also set out in the Company's Privacy Notice.

Sensitive personal information

Certain personal data that we collect and process may include sensitive personal information, which is personal information that, if leaked or used illegally, may easily cause harm to the dignity of natural persons, or the safety of individuals and properties. Sensitive personal information includes information relating to biometric identification, religious belief, specific identity, medical and health, financial accounts, and individual location tracking, as well as personal information of minors under the age of 14.

We will collect and process your sensitive personal information with your consent when necessary to provide you with insurance services or to fulfil the purposes as set out in the Company's Privacy Notice; for instance, to process, investigate, and determine insurance applications, insurance claims and provide ongoing services. We will not be able to provide you with the relevant product(s) and/or service(s) if you do not provide the Company with your consent to process your sensitive personal information. We adopt and implement strict security policies to protect the confidentiality and privacy of your sensitive personal information.

Data transfer

With your consent, we may provide your personal information to other personal information processors, as stated in the Privacy Notice including but not limited to companies within the Zurich Insurance Group, for the purposes stated in the Company's Privacy Notice and this Addendum. You may find a list of recipients below:

Zurich Insurance Group Recipients	**Categories of personal information**	**Purpose and method**	**Contact details**
Zurich International Life Limited	All personal information specified in the Company's Privacy Notice	Purpose and method specified in the Company's Privacy Notice	ZILLPrivacy@Zurich.com
Zurich Insurance Company Ltd			

Your rights

Under the PIPL, you are entitled to the following rights:

1. Right to access and obtain a copy of your personal information;
2. Right to request a transfer of your personal information to your designated information processors who meet the conditions prescribed by law and regulation to which we are subject to;
3. Right to correct and supplement your personal information if you discover that it is inaccurate or incomplete;
4. Right to require an explanation of our rules for the processing of personal information;
5. Right to withdraw consent;
6. Right to restrict or deny processing of your personal information by others;
7. Right to request us to delete your personal information under one of the following situations:
    a. the purpose of processing has been fulfilled, cannot be fulfilled or the personal information is no longer necessary for fulfilling the purpose of processing;
    b. we have ceased to provide products or services;
    c. the retention period has come to an end;
    d. you have withdrawn your consent;
    e. we have violated the laws, regulations or agreements which we are subject to when processing personal information.

You may exercise the above rights by making a request in writing to the Company's Data Privacy Officer at the address below:

Data Privacy Officer
Zurich House
Isle of Man Business Park
Douglas Isle of Man
IM2 2QZ

Email: ZILLprivacy@zurich.com

Your consent

In circumstances where you have not signed the Personal Information Protection Law Consent Form, or if one of the Legal Basis does not apply to the processing, by purchasing, renewing or continuing your corporate or retail policy (as applicable) with the Company or continuation of your membership of a corporate policy issued by the Company to a corporate customer which is your employer with the Company, you confirm that you have read and understood this Addendum and consent to the Company's use and transfer of your personal data and sensitive personal data as set out in this Addendum.

We may not be able to provide you with the relevant product(s) and/or service(s) if you do not consent to this Addendum or if you subsequently withdraw your consent. This would also include our inability to provide the relevant products and/or services to a corporate customer which is your employer if you (as an employee and member of a corporate policy) do not consent to this Addendum or if you later withdraw your consent.

We reserve the right to change or update this Addendum at any time without prior notice. We will notify you of the changes or updates by posting it on our website or in writing (which may include electronic format) and any such change or update will be effective immediately upon posting.

This addendum's effective date is May 2023

Zurich International Life Limited, Bahrain Branch, which is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.
Branch offices: 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain.
Telephone: +973 1756 3322. www.zurich.bh

Zurich International Life Limited, Qatar Branch, which is authorised by the Qatar Financial Centre Regulatory Authority. Branch offices: Office No. 404, 4th Floor, Qatar Financial Centre Tower, West Bay, Doha, Qatar.
Telephone: + 974 4428 6322. www.zurich.qa

Zurich International Life Limited, UAE Branch, which is registered (Registration No. 63) under UAE Federal Decree-Law Number 48 of 2023, and its activities in the UAE governed by such law.
Registered offices at Unit 601, Building 6, Emaar Square, Dubai. (PO Box 50389 Dubai)
Telephone: +9714 425 2300 www.zurich.ae

Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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Telephone: +44 1624 662266 Telefax +44 1624 662038 www.zurichinternational.com

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